

*Financial System Mediator's summary for the fourth quarter of 2014,  
including the case of December*

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The activities of The Financial System Mediator started on January 24, 2009 in conformity with the RoA law on “Financial system mediator”. The case of the fourth quarter of 2014 formed by the Mediator is summarized below.

Overall, during the fourth quarter of 2014 the office of the Mediator got 930 complaints concerning financial organizations. According to the Law, from 930 complaints concerning financial organizations 169 were inadmissible to be reviewed by the Mediator (some part of customers were juridicial entities, complaints of the other part of customers refer to the events, which had taken place before the Law on Mediator came into force; there were already a court decision about some claims or the case was under the consideration of the court; in other cases complaints had common nature and in essence did not contain pecuniary claim). From 761 complains admissible to be reviewed by the Mediator 286 were received in a written form.

<b>Total number of complaints against financial organizations in fourth quarter of 2014</b>	<b>930</b>
<b>1. Not eligible for review by Mediator</b>	<b>167</b>
<b>2. Eligible for review by Mediator</b>	<b>761</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>45</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>346</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>66</b>
• credit operations	33
• depositary operations	2
• payment and settlement transactions	21
• other	10
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>272</b>
• vehicle insurance	16
• medical insurance	18
• travel insurance	3
• accident insurance	2
• property insurance	3
• MTPLI	241

2.2.3. Claims against credit organizations	2
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	0

<b>Written-form lodged claim's results</b>	<b>283</b>
Claim satisfied through reconciliation	92
Claim partially satisfied by a compulsory decision	94
Claim satisfied	6
Claim declined	58
Review of the claim suspended	33
Review of the claim declined	0

During the *December 2014* the office of the Mediator got 379 complaints concerning financial organizations. According to the Law, from 379 complaints concerning financial organizations 75 were inadmissible to be reviewed by the Mediator (some part of customers were juridical entities, complaints of the other part of customers refer to the events, which had taken place before the Law on Mediator came into force; there were already a court decision about some claims or the case was under the consideration of the court; in other cases complaints had common nature and in essence did not contain pecuniary claim). From 304 complains admissible to be reviewed by the Mediator 137 were received in a written form.

<b>The total number of complaints against financial organizations in December 2014</b>	<b>379</b>
<b>1. Inadmissible to be reviewed by Mediator</b>	<b>75</b>
<b>2. Admissible to be reviewed by Mediator</b>	<b>379</b>
2.1. Met by the organization based on the lodged complaint-claim of customer	13
2.2. Written-form lodged claims admitted to be reviewed	137
2.2.1. Claims against banks, concerning	37
• credit operations	16
• depositary operations	2
• payment and settlement transactions	14
• other	5
2.2.2. Claims against insurance companies and Bureau, concerning	100
• vehicle insurance	6

• medical insurance	7
• travel insurance	2
• accident insurance	0
• property insurance	0
• MTPLI	85
2.2.3. Claims against credit organizations	3
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	0

<b>Written-form lodged claim's results</b>	<b>107</b>
Claim satisfied through reconciliation	33
Claim partially satisfied by a compulsory decision	39
Claim satisfied	1
Claim declined	22
Review of the claim suspended	12
Review of the claim declined	0

You may apply to the Mediator's office by calling 060-70-11-11 or visiting 15 M. Khorenatsi Str., "Elite Plaza" Business Center, 7<sup>th</sup> floor. E-mail: [info@fsm.am](mailto:info@fsm.am) Web: [www.fsm.am](http://www.fsm.am)