

Financial System Mediator's summary for the November 2015

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 November 2015 formed by the Mediator is summarized below.

Overall, during the November 2015 the office of the Mediator got 263 complaints concerning financial organizations. According to the Law, from 263 complaints concerning financial organizations 51 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 212 complains admissible to be reviewed by the Mediator 134 were received in a written form.

Total number of complaints against financial organizations in November 2015	263
1. Not eligible for review by Mediator	51
2. Eligible for review by Mediator	212
2.1. Met by the organization based on the lodged complaint-claim of customer	11
2.2. Written-form lodged claims admitted to be reviewed	134
2.2.1. Claims against banks, concerning	26
• credit operations	17
• depositary operations	1
• payment and settlement transactions	5
• other	3
2.2.2. Claims against insurance companies, concerning	108
• vehicle insurance	0
• medical insurance	3
• travel insurance	0
• accident insurance	0
• property insurance	3

• MTPLI	102
2.2.3. Claims against Armenian Motor Insurers' Bureau	0
2.2.4. Claims against credit organizations	0
2.2.5. Claims against pawnshops	0
2.2.6. Claims against money transfer organizations	0

Written-form lodged claim's results	107
Claim satisfied through reconciliation	42
Claim partially satisfied by a compulsory decision	28
Claim satisfied	2
Claim declined	22
Review of the claim suspended	13
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, 7th floor. E-mail: info@fsm.am Web: www.fsm.am