

*Financial System Mediator's summary for the third quarter of 2015,  
including the case of September*

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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 third quarter of 2015 formed by the Mediator is summarized below.

Overall, during the second quarter of 2015 the office of the Mediator got 828 complaints concerning financial organizations. According to the Law, from 828 complaints concerning financial organizations 152 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 676 complains admissible to be reviewed by the Mediator 349 were received in a written form.

<b>Total number of complaints against financial organizations in third quarter of 2015</b>	<b>828</b>
<b>1. Not eligible for review by Mediator</b>	<b>152</b>
<b>2. Eligible for review by Mediator</b>	<b>676</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>26</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>349</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>71</b>
• credit operations	48
• depositary operations	2
• payment and settlement transactions	16
• other	5
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>277</b>
• vehicle insurance	13
• medical insurance	6
• travel insurance	2
• accident insurance	1
• property insurance	5
• MTPLI	250

2.2.3. Claims against credit organizations	1
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>387</b>
Claim satisfied through reconciliation	151
Claim partially satisfied by a compulsory decision	105
Claim satisfied	11
Claim declined	75
Review of the claim suspended	45
Review of the claim declined	0

During the Septmeber 2015 the office of the Mediator got 387 complaints concerning financial organizations. According to the Law, from 387 complaints concerning financial organizations 87 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 296 complains admissible to be reviewed by the Mediator 123 were received in a written form.

<b>The total number of complaints against financial organizations in September 2015</b>	<b>387</b>
<b>1. Inadmissible to be reviewed by Mediator</b>	<b>87</b>
<b>2. Admissible to be reviewed by Mediator</b>	<b>296</b>
2.1. Met by the organization based on the lodged complaint-claim of customer	10
2.2. Written-form lodged claims admitted to be reviewed	123
2.2.1. Claims against banks, concerning	18
• credit operations	12
• depositary operations	1
• payment and settlement transactions	4
• other	1
2.2.2. Claims against insurance companies and Bureau, concerning	105
• vehicle insurance	6

• medical insurance	2
• travel insurance	1
• accident insurance	0
• property insurance	3
• MTPLI	93
2.2.3. Claims against credit organizations	0
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	41
Claim partially satisfied by a compulsory decision	27
Claim satisfied	4
Claim declined	25
Review of the claim suspended	10
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)