

*Financial System Mediator's summary for the fourth quarter of 2015,  
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 2015 formed by the Mediator is summarized below.

Overall, during the fourth quarter of 2015 the office of the Mediator got 845 complaints concerning financial organizations. According to the Law, from 845 complaints concerning financial organizations 161 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 684 complains admissible to be reviewed by the Mediator 404 were received in a written form.

<b>Total number of complaints against financial organizations in fourth quarter of 2015</b>	<b>845</b>
<b>1. Not eligible for review by Mediator</b>	<b>161</b>
<b>2. Eligible for review by Mediator</b>	<b>684</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>42</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>404</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>67</b>
• credit operations	43
• depositary operations	3
• payment and settlement transactions	13
• other	8
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>334</b>
• vehicle insurance	16
• medical insurance	7
• travel insurance	4
• accident insurance	0
• property insurance	3
• MTPLI	304

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>350</b>
Claim satisfied through reconciliation	137
Claim partially satisfied by a compulsory decision	111
Claim satisfied	5
Claim declined	63
Review of the claim suspended	34
Review of the claim declined	0

During the *December 2015* the office of the Mediator got 260 complaints concerning financial organizations. According to the Law, from 260 complaints concerning financial organizations 38 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 222 complains admissible to be reviewed by the Mediator 147 were received in a written form.

<b>The total number of complaints against financial organizations in December 2015</b>	<b>260</b>
<b>1. Inadmissible to be reviewed by Mediator</b>	<b>38</b>
<b>2. Admissible to be reviewed by Mediator</b>	<b>222</b>
2.1. Met by the organization based on the lodged complaint-claim of customer	19
2.2. Written-form lodged claims admitted to be reviewed	147
2.2.1. Claims against banks, concerning	22
• credit operations	14
• depositary operations	1
• payment and settlement transactions	6
• other	1
2.2.2. Claims against insurance companies and Bureau, concerning	125
• vehicle insurance	8

• medical insurance	2
• travel insurance	2
• accident insurance	0
• property insurance	0
• MTPLI	113
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>138</b>
Claim satisfied through reconciliation	61
Claim partially satisfied by a compulsory decision	43
Claim satisfied	2
Claim declined	22
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)