

*Financial System Mediator's summary for the second quarter of 2015,
including the case of June*

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

Overall, during the second quarter of 2015 the office of the Mediator got 771 complaints concerning financial organizations. According to the Law, from 771 complaints concerning financial organizations 137 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 634 complains admissible to be reviewed by the Mediator 356 were received in a written form.

Total number of complaints against financial organizations in second quarter of 2015	771
1. Not eligible for review by Mediator	151
2. Eligible for review by Mediator	634
2.1. Met by the organization based on the lodged complaint-claim of customer	31
2.2. Written-form lodged claims admitted to be reviewed	356
2.2.1. Claims against banks, concerning	94
• credit operations	73
• depositary operations	5
• payment and settlement transactions	13
• other	3
2.2.2. Claims against insurance companies and Bureau, concerning	259
• vehicle insurance	21
• medical insurance	9
• travel insurance	0
• accident insurance	0
• property insurance	1
• MTPLI	228

2.2.3. Claims against credit organizations	2
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	1

Written-form lodged claim's results	370
Claim satisfied through reconciliation	169
Claim partially satisfied by a compulsory decision	81
Claim satisfied	5
Claim declined	77
Review of the claim suspended	38
Review of the claim declined	0

During the *June 2015* the office of the Mediator got 283 complaints concerning financial organizations. According to the Law, from 283 complaints concerning financial organizations 54 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 229 complains admissible to be reviewed by the Mediator 118 were received in a written form.

The total number of complaints against financial organizations in March 2015	283
1. Inadmissible to be reviewed by Mediator	54
2. Admissible to be reviewed by Mediator	229
2.1. Met by the organization based on the lodged complaint-claim of customer	8
2.2. Written-form lodged claims admitted to be reviewed	118
2.2.1. Claims against banks, concerning	35
• credit operations	25
• depositary operations	3
• payment and settlement transactions	1
• other	6
2.2.2. Claims against insurance companies and Bureau, concerning	81
• vehicle insurance	11

• medical insurance	4
• travel insurance	0
• accident insurance	0
• property insurance	0
• MTPLI	66
2.2.3. Claims against credit organizations	1
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	1

Written-form lodged claim's results	115
Claim satisfied through reconciliation	63
Claim partially satisfied by a compulsory decision	20
Claim satisfied	3
Claim declined	16
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