

*Financial System Mediator's summary for the third quarter of 2016,  
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 2016 formed by the Mediator is summarized below.

Overall, during the third quarter of 2016 the office of the Mediator got 1009 complaints concerning financial organizations. According to the Law, from 1009 complaints concerning financial organizations 284 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 725 complains admissible to be reviewed by the Mediator 324 were received in a written form.

<b>Total number of complaints against financial organizations in the third quarter of 2016</b>	<b>1009</b>
<b>1. Not eligible for review by Mediator</b>	<b>284</b>
<b>2. Eligible for review by Mediator</b>	<b>725</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>85</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>324</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>50</b>
• credit operations	30
• depositary operations	8
• payment and settlement transactions	7
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>266</b>
• vehicle insurance	11
• medical insurance	10
• travel insurance	1
• accident insurance	1
• property insurance	4
• MTPLI	239
<b>2.2.3. Claims against credit organizations</b>	<b>6</b>
<b>2.2.4. Claims against pawnshops</b>	<b>1</b>

2.2.5. Claims against money transfer organizations	0
2.2.6. "ACRA" Credit Bureau	1

<b>Written-form lodged claim's results</b>	<b>311</b>
Claim satisfied through reconciliation	138
Claim partially satisfied by a compulsory decision	79
Claim satisfied	8
Claim declined	53
Review of the claim suspended	32
Review of the claim declined	1

During *September 2016* the office of the Mediator got 345 complaints concerning financial organizations. According to the Law, from 345 complaints concerning financial organizations 85 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 260 complains admissible to be reviewed by the Mediator 124 were received in a written form.

<b>The total number of complaints against financial organizations in September 2016</b>	<b>345</b>
1. Inadmissible to be reviewed by Mediator	85
2. Admissible to be reviewed by Mediator	260
2.1. Met by the organization based on the lodged complaint-claim of customer	28
2.2. Written-form lodged claims admitted to be reviewed	124
2.2.1. Claims against banks, concerning	17
• credit operations	12
• depositary operations	2
• payment and settlement transactions	1
• other	2
2.2.2. Claims against insurance companies and Bureau, concerning	106
• vehicle insurance	4
• medical insurance	2

• travel insurance	0
• accident insurance	0
• property insurance	2
• MTPLI	98
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>105</b>
Claim satisfied through reconciliation	47
Claim partially satisfied by a compulsory decision	28
Claim satisfied	4
Claim declined	19
Review of the claim suspended	6
Review of the claim declined	1

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)