

*Financial System Mediator's summary for the second quarter of 2018,  
including the case of June*

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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 second quarter of 2018 formed by the Mediator is summarized below.

Overall, during the second quarter of 2018 the office of the Mediator got 1298 complaints concerning financial organizations. According to the Law, from 1298 complaints concerning financial organizations 362 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 936 complains admissible to be reviewed by the Mediator 497 were received in a written form.

<b>Total number of complaints against financial organizations in the second quarter of 2018</b>	<b>1298</b>
<b>1. Not eligible for review by Mediator</b>	<b>362</b>
<b>2. Eligible for review by Mediator</b>	<b>936</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>19</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>497</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>79</b>
• credit operations	54
• depositary operations	10
• payment and settlement transactions	14
• other	1
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>400</b>
• vehicle insurance	16
• medical insurance	4
• travel insurance	2
• accident insurance	0
• property insurance	2
• MTPLI (including Bureau)	376

<b>2.2.3. Claims against credit organizations</b>	<b>18</b>
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<b>Written-form lodged claim's results</b>	<b>535</b>
<b>Claim satisfied through reconciliation</b>	<b>138</b>
<b>Claim partially satisfied by a compulsory decision</b>	<b>203</b>
<b>Claim satisfied</b>	<b>20</b>
<b>Claim declined</b>	<b>104</b>
<b>Review of the claim suspended</b>	<b>68</b>
<b>Review of the claim declined</b>	<b>2</b>

During the *June 2018* the office of the Mediator got 488 complaints concerning financial organizations. According to the Law, from 488 complaints concerning financial organizations 139 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 349 complains admissible to be reviewed by the Mediator 189 were received in a written form.

<b>The total number of complaints against financial organizations in June 2018</b>	<b>488</b>
<b>1. Inadmissible to be reviewed by Mediator</b>	<b>139</b>
<b>2. Admissible to be reviewed by Mediator</b>	<b>349</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>13</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>189</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>27</b>
• credit operations	19
• depositary operations	2
• payment and settlement transactions	5
• other	1
<b>2.2.2. Claims against insurance companies and Bureau, concerning</b>	<b>156</b>
• vehicle insurance	5
• medical insurance	3
• travel insurance	1

• property insurance	1
• MTPLI (including Bureau)	146
<b>2.2.3. Claims against credit organizations</b>	<b>6</b>

<b>Written-form lodged claim's results</b>	<b>161</b>
Claim satisfied through reconciliation	44
Claim partially satisfied by a compulsory decision	60
Claim satisfied	6
Claim declined	32
Review of the claim suspended	17
Review of the claim declined	2

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)