

*Financial System Mediator's summary for the third quarter of 2018,
including the case of September*

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 2018 formed by the Mediator is summarized below.

Overall, during the third quarter of 2018 the office of the Mediator got 1454 complaints concerning financial organizations. According to the Law, from 1454 complaints concerning financial organizations 255 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 1199 complains admissible to be reviewed by the Mediator 818 were received in a written form.

Total number of complaints against financial organizations in the third quarter of 2018	1454
1. Not eligible for review by Mediator	255
2. Eligible for review by Mediator	1199
2.1. Met by the organization based on the lodged complaint-claim of customer	9
2.2. Written-form lodged claims admitted to be reviewed	818
2.2.1. Claims against banks, concerning	200
• Credit operations	178
• Depository operations	10
• Payment and settlement transactions	11
• Other	1
2.2.2. Claims against insurance companies, concerning	589
• Vehicle insurance	14
• Medical insurance	11
• Travel insurance	4
• Accident insurance	2
• Property insurance	3
• Voluntary MTPL	1
• MTPLI (including Bureau)	554

2.2.3. Claims against credit organizations	29
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Written-form lodged claim's results	597
Claim satisfied through reconciliation	119
Claim partially satisfied by a compulsory decision	234
Claim satisfied	18
Claim declined	156
Review of the claim suspended	66
Review of the claim declined	4

During *September 2018* the office of the Mediator got 452 complaints concerning financial organizations. According to the Law, from 452 complaints concerning financial organizations 64 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 388 complains admissible to be reviewed by the Mediator 295 were received in a written form.

The total number of complaints against financial organizations in September 2018	452
1. Inadmissible to be reviewed by Mediator	64
2. Admissible to be reviewed by Mediator	388
2.1. Met by the organization based on the lodged complaint-claim of customer	6
2.2. Written-form lodged claims admitted to be reviewed	295
2.2.1. Claims against banks, concerning	82
• Credit operations	73
• Depositary operations	2
• Payment and settlement transactions	7
2.2.2. Claims against insurance companies, concerning	201
• Vehicle insurance	4
• Accident insurance	2
• Property insurance	1

• Medical insurance	2
• Travel insurance	2
• Voluntary MTPL	1
• MTPLI (including Bureau)	189
2.2.3. Claims against credit organizations	12

Written-form lodged claim's results	219
Claim satisfied through reconciliation	32
Claim partially satisfied by a compulsory decision	92
Claim satisfied	4
Claim declined	63
Review of the claim suspended	24
Review of the claim declined	4

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