

Financial System Mediator's summary for the November 2018

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 November 2018 formed by the Mediator is summarized below.

Overall, during the November 2018 the office of the Mediator got 716 complaints concerning financial organizations. According to the Law, from 716 complaints concerning financial organizations 137 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 579 complains admissible to be reviewed by the Mediator 410 were received in a written form.

Total number of complaints against financial organizations in November 2018	716
1. Not eligible for review by Mediator	137
2. Eligible for review by Mediator	579
2.1. Met by the organization based on the lodged complaint-claim of customer	1
2.2. Written-form lodged claims admitted to be reviewed	410
2.2.1. Claims against banks, concerning	115
• Credit operations	104
• Depositary operations	5
• Payment and settlement transactions	5
• Other	1
2.2.2. Claims against insurance companies, concerning	268
• Vehicle insurance	4
• Medical insurance	6
• Travel insurance	1
• Property insurance	4
• MTPLI	253
2.2.3. Claims against credit organizations	27

Written-form lodged claim's results	386
Claim satisfied through reconciliation	46
Claim partially satisfied by a compulsory decision	127
Claim satisfied	26
Claim declined	161
Review of the claim suspended	25
Review of the claim declined	1

You may apply to the Mediator's office by calling 060-70-11-11 or visiting 15 Movses Khorenatsi Str., "Elite Plaza" Business Center, 7th floor. E-mail: info@fsm.am Web: www.fsm.am