

*Financial System Mediator's summary for the first quarter of 2019,
including the case of March*

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 first quarter of 2019 formed by the Mediator is summarized below.

Overall, during the first quarter of 2019 the office of the Mediator got 1794 complaints concerning financial organizations. According to the Law, from 1794 complaints concerning financial organizations 169 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 1625 complains admissible to be reviewed by the Mediator 1064 were received in a written form.

Total number of complaints against financial organizations in first quarter of 2019	1794
1. Not eligible for review by Mediator	169
2. Eligible for review by Mediator	1625
2.2. Written-form lodged claims admitted to be reviewed	1064
2.2.1. Claims against banks, concerning	283
• credit operations	254
• depositary operations	16
• payment and settlement transactions	13
2.2.2. Claims against insurance companies and Bureau, concerning	724
• vehicle insurance	14
• medical insurance	13
• travel insurance	5
• property insurance	2
• MTPLI (including Bureau)	690
2.2.3. Claims against credit organizations	55
2.2.4. Central Depository	1
2.2.5. Claims against money transfer organizations	1

Written-form lodged claim's results	916
Claim satisfied through reconciliation	200
Claim partially satisfied by a compulsory decision	245
Claim satisfied	59
Claim declined	362
Review of the claim suspended	42
Review of the claim declined	8

During the March 2019 the office of the Mediator got 684 complaints concerning financial organizations. According to the Law, from 684 complaints concerning financial organizations 62 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 622 complains admissible to be reviewed by the Mediator 383 were received in a written form.

The total number of complaints against financial organizations in March 2019	684
1. Inadmissible to be reviewed by Mediator	62
2. Admissible to be reviewed by Mediator	622
2.2. Written-form lodged claims admitted to be reviewed	383
2.2.1. Claims against banks, concerning	85
• credit operations	78
• depositary operations	4
• payment and settlement transactions	3
2.2.2. Claims against insurance companies, concerning	277
• vehicle insurance	8
• medical insurance	6
• travel insurance	3
• property insurance	1
• MTPLI (including Bureau)	259
2.2.3. Claims against credit organizations	19
2.2.4. Central Depository	1

2.2.5. Claims against money transfer organizations**1**

Written-form lodged claim's results	351
Claim satisfied through reconciliation	78
Claim partially satisfied by a compulsory decision	85
Claim satisfied	31
Claim declined	135
Review of the claim suspended	20
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, 7th floor. E-mail: info@fsm.am Web: www.fsm.am