

Customers Complaint-claims Examination Procedure

1. Within the meaning of this procedure a complaint-claim is any complaint-claim filed in writing against FINCA UCO CJSC (hereinafter FINCA or the Company) by the physical person customer, which is related to services which were provided by FINCA and contain claims of ownership. Moreover, the complaint-claim shall contain at least the name and the surname of the customer, the contact details (place of residence and telephone number, e-mail address), signature, as well as the description of the complaint-claim.
2. In FINCA place of operations (Head Office and Branches), an announcement about where the customer can get acquainted with and, if wishes, get the procedure regulating FINCA's customer complaint-claims examination process.
3. Besides, on FINCA's web site and in a place visible to customers in the form of leaflets in the place of operations, the following shall always be posted,
 - The "What to do if you have a complaint" form (see annex of the same title),
 - Application form for Customer Complaint Submission (see annex of the same title),
 - The phone number by which customers can apply for information about complaint-claims.

Note: *FINCA does not modify the design and the information of the form "What to do if you have a complaint?", FINCA puts its official trade mark in the place of "Company Trademark (logo)" of the form, and fills in the company's name, address and the email address of the responsible employee in the missing part of the "Apply" apart and Company's name, address, phone number, and e-mail address of the lower part of the form, in the "In case of questions apply" line.*

4. If the complaint-claim which is submitted by a customer complies with the definition and requirements of the Complaint-claim provided in this Procedure, regardless of the name of the complaint-claim or its absence, it should be considered as a complaint and examined in accordance with the requirements of this procedure, except for the cases provided by this procedure.

Note: *In addition, in the context of this procedure, the complaints submitted against FINCA may not be considered as the complaint-claims if in FINCA's opinion they are seemingly and/or obviously unreasonable and/or the presented claims shall be examined by other competent bodies as defined the RA acting legislation and/or in case of not having performed liabilities the requirement to consider them performed and/or terminated and / or if in FINCA's opinion the complaints has a formal nature and / or the submitted complaints in FINCA's reasonable opinion do not meet the definition of a complaint-claim as defined by this procedure and its requirements.*

For the purposes of this procedure, the authority eligible to consider or not the written requirements (complaint, petition, notice, application, etc.) filed against FINCA as complaint-claim (the competence to make decision on compliance and / or incompatibility) within the meaning of this paragraph are the bodies referred to in paragraph 11 of this procedure.

5. During the business hours, FINCA responsible employee (Customer Adviser-CA) must always be present at the place of FINCA's operation for accepting complaint-claims, responding to customers' complaint-claims related questions.

6. Moreover, any employee of FINCA who has received a customer complaint-claim or to whom the client has expressed a desire to submit a complainclaim shall direct the customer to the responsible employee, as well as provide the means of communications with the responsible employee (phone number, email address, etc.).
7. In case when the clarification of the issues on complaint-claims is recorded or video recorded, the customer must be notified in advance.
8. A complaint-claim is considered provided in a written way, if the complaint-claim was hand-delivered or was sent to FINCA's place of operation by postal services.
9. In the event of the receipt of the verbal complaint-claim by the customer in the place of location and (or) by phone call the financial institution shall present verbally the information provided in the paragraph 8 of this Procedure and shall inform the Customer where the Client may obtain FINCA Procedure Regulating Customer Complaint-Claims Examination and the forms set out in paragraph 10.
10. If the customers wishes to submit a Complaint-claimt the responsible employee (CA) shall
 - Verbally notify about the information provided in 8th paragraph of this procedure,
 - Verbally notify the customer, that the latter is eligible to receive the procedure regulating FINCA's customer complaint-claims examination process,
 - Provide "What to do if you have a complaint?" form,
 - Provide the customer with FINCA complaint-claim submission application form.
11. FINCA makes a decision on the submitted complaint-claim (satisfy and / or partially satisfy and / or refuse, etc.) within 10 (ten) business days. Moreover, in the frames of this procedure, the decision-making body is considered to be one of the following:
 - FINCA General Director,
 - FINCA Management Team,
 - The Complaint-Claims Examination Committee against FINCA, which consists of FINCA Chief Financial Officer, Head of Legal Department and Head of Internal Control Department.
12. In case when the complaint-claim was hand/delivered, the CA provides the customer with a document confirming the fact of the receipt of the complaint-claim (receipt), where the date when the complaint-claim was received, the complaint-claim identification number (notice), the signature of the employee who accepted the complaint-claim. If necessary the responsible can contact the customer can contact for clarification of information and for collection of other facts and documents. However, during the acceptance and examination of a complaint-claim no documents shall be required from the customer, if they are not necessary for grounding the complaint-claim or the existence or absence of circumstances thereof or for customer identification, or that are available to FINCA due to the services provided to the customer and, according to the written confirmation of the customer, the data provided therein have not been changed.
13. FINCA publishes on its website, at location, and also provides a phone number at the request of each person to which customers can apply to the Company aiming to receive information on Complaints-claims.
14. When disclosing information, the following general principles are maintained:
 - The information is provided clear and accessible to the representative customer, does not contain confusing, intriguing or misleading words, phrases,
 - The information is written at least in Armenian, except when the client and the financial organization have agreed on another language,

- The information is provided with easy-to-read font sizes and font for the representative customer and placed in the form of announcements in visible areas.

Note: In this procedure, a representative customer is a conscious, 30-year-old physical person with secondary education, financial and economical education or work experience, if other target customer is not provided by the financial organization.

15. The final version of the written response to the Client is made by the Legal Department, after which it is submitted to the approval and signature of the General Director and/or other competent person. The written response to the complaint-claim must reflect.
- FINCA's clear position to completely satisfy or partially satisfy or refuse the complaint-claim,
 - FINCA's decision reasoning,
 - Information on the responsible department or person for complaint-claim examination (department or person's name, surname, position) and contact data (phone number, e-mail, etc.).
 - Note that the customer can apply to the above-mentioned department (person) in case of having questions regarding the complaint-claim examination's results
 - Note that the customer is entitled to apply to the Financial System Mediator, the Central Bank, the court or the arbitral tribunal (if there is an arbitration agreement), in case of not being satisfied with the complaint-claim response aiming to defend his/her rights.
 - Information on period of time, in which the customer has the right to apply to the financial system mediator, in case of being dissatisfied with the written response to the complain-claim.
16. In case of rejection or partial satisfaction of a complaint-claim, the customer will be provided with the form "What to do if you have a complaint" together with the written response.

Note: *The provision of "What to do if you have a complaint ?" and application form for complaints to a customer by FINCA can not be viewed as agreement of the Company to review and examine the presented complaint by a Customer as a complaint-claim.*

Note: *In case the company held itself liable to satisfy the complain-claim of the customer and failed to do so, then the customer can advance a claim to the Financial System Mediator, according to the procedures, defined by the law.*