

What to do if you have a complaint?



Every employee of the Company must:

- **Guide** you to an employee who is responsible for complaints,
- **Provide** you with information necessary for communication (phone number, e-mail address).

The responsible employee must:

- **Inform** you about your rights and the complaints examination process.
- **Provide** the rules and application form of the Company.

FINCA UCO CJCS
Submit your written complaint to the responsible employee or send to:

- **Submit** your personal data for receipt of the answer.
- **Take** your receipt and keep it till the end of the final solution of the issues.

Yerevan, Agatangeghos 2a

Company makes a decision on the complaint (satisfy, partially satisfy or refuse) within 10 working day.

In case of questions contact the responsible person:
012 55 55 55

Apply to Financial System Mediator if

Apply to the Arbitral Tribunal

- You are a physical entity,
- Your complaints refer to the services and you have claim for amount (up to AMD 1 000 000) your complaint, relates to the information included in the credit report.
- You have not received an answer within 10 working days or the answer is not sufficient.
- The complaint is not examined in the court or in the arbitral tribunal,
- The protested action or inaction take place after 02 August 2018,

- If you and organization have signed an arbitration agreement, disputes arising between you are subject to settlement by the arbitral tribunal.
- While signing a contract, you have a right to refuse the arbitration agreement: the company's obligated to serve you.
- Remember that even in the case of the arbitration agreement presence you can apply to the Financial System Mediator, as long as the complaint was not examined in the tribunal.

THE SERVICES ARE FREE OF CHARGE
 (Yerevan 0010, str. M. Khorenaci 15, Elite Plaza Business Center, 7th floor, +374 60 701 111, info@fsm.am)

- The Mediator hasn't right to accept the complaint if it is already being examined by the tribunal.

Apply to Central Bank

Apply to the Court

- You can also apply to Central Bank and they will respond to your complaint within 15 working days. (Yerevan 0010, V. Sargsyan 6, +374 10 592 697, consumerinfo@cba.am)
- If your complaint is in the field of competence of other structures, the Central Bank will guide your issue to their field.
- The Central Bank advises first of all to apply to the financial organization regarding your issue (step 2).

- You always can apply to the court,
- The of the court is not subject for reconsideration by the Financial System Mediator.

In case of questions apply

FINCA UCO CJCS, Yerevan Agatangeghos 2a, 012 55 55 55, concerns@finca.am