



Procedure handling customer complaint-demands



	<ul style="list-style-type: none">✓ This process refers to the customer complaint-demand, which is related to the services rendered by the company and consists of a property demand before 10 000 000 AMD or equal currency.✓ The procedure on handling complaint -demand includes provision of the information connected with the customers complain-demands, presentation of customers complain-demands, acceptance of complaint-demands, examination and decision making.
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Step 1: Get acquainted with your rights and the procedure of handling the complaints

- Any employee of the company must direct you to the employee of the head-office or branch office, to accept the complaint-demand and disclose the necessary information, as well as provide detailed information about means of communication with the executive employee.. (Phone, E-mail, etc..).
- The executive employee:
 - Informs you about your rights, the procedure of handling the complaint-demands (presentation of customers complain-demands, examination and decision making).
 - Gives you the explanatory report on dispute solution, (Appendix 1) brochures of the Financial System Mediator (in case of existence), in case of your demand: complaints' review internal rules and the application form of presentation of customer complaint-demands. (Appendix 3)
 - Helps you to fill in the complain-demand application if you want.

Step 2: Fill in the complaint and keep the receipt

	<p>The procedure of filling in and presenting the complaint-demand.</p> <p>Fill in the application form and give it to the executive employee or send it by mail to following address (16, Davit Anhaght, Yerevan). You should get a receipt from the company when you present the application. Please, keep it.</p>
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	<p>Procedure of review the complaint-demand and decision-making.</p> <p>The company examines the complaint and makes decision within 10 working days (satisfy, partly satisfy, dismiss).</p>
	<p>The answer about the complaint-demands.</p> <p>The company must give you a written answer during 10 working days in case of any answer (Appendix 5).</p>

The written answer must include the company's clear decision,(satisfy, partly satisfy, dismiss), on which facts is based the result of the complaint-demand, information about the responsible person of the procedure (name, surname, position) and means of communication (Phone, E-mail, etc..), contacts of the person to whom you may turn in case of questions, and if you are not satisfied by the decision of the company, to whom you may turn to` court, the Financial System Mediator, Central Bank.

The written answer will be given to you by the address or other contacts mentioned by you.

Step 3 . Get acquainted with the answer.

Get acquainted with the company's written answer.

Assure yourself that it contains all necessary information.

If you have questions turn to the person mentioned in the answer.

Step 4: If you are not satisfied by the final decision.

In case if, you do not receive the answer within 10 working days or you are not satisfied by the final decision, you have the right to turn to the Financial System Mediator.



**Financial
System
Mediator**

Office of The Financial System Mediator

Mediator - Piruz Sargsyan

Address: *0010, p. Yerevan, RA, 15 M.Khorenaci, Business Center, "Elit Plaza", the 7th floor.*

Phone. *`(010) 58 23 24, 58 23 22*

Fax *`(010) 58 24 21*

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ANNOUNCEMENT

Dear customer, you can consult the procedure of handling the customer complaint either in the office of the company in paper version, or on the WEB site of the company in electronic version.

For detailed information you may call by following numbers (010) 201313, 201414.