

The Procedure Handling Customer Complaint-demands and/or offers

General theses

- 1.1 This procedure is elaborated according to RA law "About credit companies", RA Civil code, RA Central Bank's legal normative acts, RA law "About the Financial System Mediator", and also the Company's internal legal acts.
- 1.2 The procedure on handling customer complaint-demands, after applying to the company and passing appropriate procedure, is regulated Under the Republic of Armenia Law on the Financial System Mediator.
- 1.3 The points of this procedure are public. They are published on the website of the company, and they are also posted on the desk of announcements.

2 The procedure of acceptance and examination of complaint-demands

- 2.1 The Company's customers may present complaint concerning services rendered by the company, employee's well-disposed attitude, as well as other demands which are rejected by the company.
- 2.2 The complaint-demands are presented in written form and directed to the company's executive director. The essence of the complaint and the request must be submitted in the application in detail.
- 2.3 The company is obliged to provide you a final written response within ten working days of receiving your complaint-demand described at the point 2.2 .
- 2.4 The final decision must include a clear attitude of the Company towards customer complaint satisfaction, partly satisfaction and denial.
- 2.5 The customer acquires the right to present complaint to the Financial System Mediator in case if you do not receive the answer during the period mentioned at the point 2.3.
- 2.6 The Company must discuss the customer complaints, if they are presented during a year ` since the moment when the customer has known or may have known about the break of his rights.
- 2.7 The CEO of the Company discusses the complaint with the manager of the concerned division, Company's other managers, personnel and the Board members and head of the Board if necessary.
- 2.8 The deals between the customer and the Company contain a note about the opportunity to present the complaints to the Financial System Mediator according to RA law "About the Financial System Mediator".