

WHAT TO DO IF YOU HAVE A CLAIM?

Each employee of the company undertakes to:

- Guide you to the grievance employee
- Provide the data necessary for communication (phone number, e-mail address)

The responsible employee is obliged to:


- Inform about your rights and the process of claim investigation
- Provide the appropriate rules and Application form existing in the Company





1 GET ACQUAINTED WITH YOUR RIGHTS

Name of the company

Submit a written application to the responsible employee or send to the following addresses:

 _____

 _____

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- Specify your details to receive the response
- Make sure that they have received Your claim and save the information confirming the receipt till the final settlement of claim 10 days later



2 APPLY

You can submit your claims also through the Financial System Mediator

10 days after



3 GET ACQUAINTED WITH THE ANSWER

You make also submit your claim by means of Financial System Mediator 10 days later

Contact the responsible in case of having questions

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Not satisfied?



4 APPLY TO

THE FINANCIAL SYSTEM MEDIATOR in case:

- You are a physical entity, a private entrepreneur being a micro entrepreneur or a legal entity, including also a guarantor, pledger or a person having a claim in connection with security means (i.e. collateral)
- the claim refers to the services provided and you have a monetary claim (up to AMD 10mln), or the claim refers to the credit history,
- you have not received an answer within 10 working days or the answer does not satisfy you,
- the complaint is not investigated in the court, arbitral tribunal or the Financial System Mediator
- 6 months have not passed since the reply
- the action or omission complained of has occurred after August 2 2008.

ARBITRAL TRIBUNAL

- If an arbitral agreement has been signed between You and company, then the disputes arising between you are subject to settlement by the arbitral tribunal,
- when signing an agreement, You have a right to opt out of the arbitration agreement and the company undertakes to provide services to You,
- Remember, even in case of presence of arbitration agreement You may apply to the Financial System Mediator until the claim is heard in the tribunal,
- The mediator does not undertake to investigate the claim if it is already heard in the tribunal.

THE SERVICES ARE FREE OF CHARGE

(Yerevan, 0010, 15 M. Khorenatsi str., Elite plaza business center, 7th floor, +374 60 701 111, info@fsm.am)

COURT

- You may always apply to the court,
- The claim of the court is not subject to review by Financial System Mediator.

CENTRAL BANK

- You may apply to the Central Bank and they will answer to your claim within 10 working days (Yerevan 0010, 6 V. Sargsyan str., +374 592 697, consumerinfo@cba.am).
- If your claim is within the authority of other structures, then the Central Bank will guide you to them.
- The Central Bank recommends to apply to the financial organization first of all (Step 2).

GET IN TOUCH IN CASE OF QUESTIONS

(company name, address, phone number, e-mail address)