

Important notice

HOW TO PROCEED WITH YOUR CLAIM?

1 GET ACQUAINTED WITH YOUR RIGHTS

Each employee of the company undertakes to:

- **Guide** you to complaint handler;
- **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 Company Rules and Application form.
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Name of the company - ARMECONOMBANK OJSC

2. APPLY

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

- bank@aeb.am
 - 23/1 Amiryan Str., 0002, Yerevan
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You can submit your claims also through the Financial System Mediator

- **Specify** your details to receive the response
- Make sure that your claim has been received and save the information proving the receipt until the final settlement of the claim

10 days later

3. GET ACQUAINTED WITH THE ANSWER

The company makes a decision about the claim (to satisfy, partially satisfy, reject) within 10 business days

Contact the responsible in case of questions by 86-86/+374-8000-86-86

4. Not satisfied?

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 other person having a claim in connection with security (i.e. collateral);
- the claim refers to the service provided and you have a monetary claim (up to AMD 10m), 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 claim is not investigated in the court, arbitral tribunal or by the Financial System Mediator;
- 6 months have not passed since the reply;
- the action or omission complained of has occurred after 2 August 2008.

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)

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 withdraw from the arbitration agreement and the company undertakes to provide service to you,
 - Remember. Even in case of presence of arbitration agreement you may apply to the Financial System Mediator unless the claim is heard in the tribunal,
 - The mediator does not undertake to accept the claim if it is already heard in the tribunal.
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CENTRAL BANK

- You may also apply to the Central Bank and your claim will be answered within 15 working days (6 V. Sargsyan Str., 0010, Yerevan, +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 upon your request (Step 2).

COURT

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

GET IN TOUCH IN CASE OF QUESTIONS

(ARMECONOMBANK OJSC, 23/1 Amiryan Str., 0002, Yerevan, tel.: 86-86/ +374-8000-86-86, e-mail: bank@aeb.am)