

Important notice

## WHAT TO DO IF YOU HAVE A 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**

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### 2. APPLY

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

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- [bank@aeb.am](mailto: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

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### **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, 7<sup>th</sup> floor, +374 60 701 111, [info@fsm.am](mailto:info@fsm.am))

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## 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 until 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 apply to the Central Bank and your claim will be answered within 10 working days (6 V. Sargsyan Str., 0010, Yerevan, +374 592 697, [consumerinfo@cba.am](mailto: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.

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## 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](mailto:bank@aeb.am))