



WHAT TO DO IF YOU HAVE A COMPLAINT?



1 KNOW YOUR RIGHTS

Each employee of the **Bank** must:

Refer you to the employee who is handling the complaints.

Provide required contact details (phone number, email).

The responsible employee must:

Inform you about your rights and the complaint handling procedure.

Provide the complaint handling rules and the complaint form of the company.

ARDSHINBANK CJSC



2 Apply

Submit your complaint in written form to the responsible employee or send it:

office@ardshinbank.am

13 Grigor Lusavorich st., Yerevan 0015, RA

You can also file your complaint to the Financial System Mediator.

Indicate your contact details to receive the response.

Make sure that your complaint has been accepted and **keep** the receipt until your complaint is resolved.



In 10 days

3 READ THE RESPONSE

The Bank makes a decision about the complaint (redress, redress partially, reject) within 10 business days.

For any questions, please call the responsible employee
 (+37412) 22 22 22



Not satisfied?

4 APPLY TO

FINANCIAL SYSTEM MEDIATOR, if:

- You are an individual, an individual micro entrepreneur or a legal entity, including a guarantor, pledgor or any other person having complaints in relation to the provided collateral (e.g. pledge).
- Your complaint is related to the provided service and you have monetary claim (up to AMD 10 mln), or your complaint is related to the credit history.
- You have not received any response within 10 business days or you are not satisfied with the response.
- Your complaint is not being heard at the court or arbitral tribunal or Financial System Mediator.
- The time elapsed after you response is less than 6 months.
- The action or inaction the complaint refers to has occurred after August 2, 2008.

THE SERVICES ARE FREE OF CHARGE

(Elite Plaza Business Center, 7th floor, 15 Khorenatsi st., Yerevan 0010, +374 60 701 111, info@fsm.am)

ARBITRAL TRIBUNAL

- If you have entered into arbitration agreement with the company, the disputes between you and the company are to be referred to arbitral tribunal.
- When concluding an agreement, you have the right to refuse from entering into an arbitration clause, and the company is nevertheless obliged to provide services to you.
- Remember! Even if you have entered into an arbitration agreement, you still can apply to the Financial System Mediator before the complaint is heard by the tribunal.
- The Mediator is not authorized to accept your claim, if it is being heard by the tribunal.

COURT

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

CENTRAL BANK

- You are free to apply also to the Central Bank, and you will receive the response in 15 business days (6 Vazgen Sargsyan st., Yerevan 0010, +374 592 697, consumerinfo@cba.am).
- If your complaint falls within the scope of authority of any other institution, the Central Bank will refer you to such institution.
- The Central Bank recommends applying to the financial institution first (Step 2).

For any questions apply to:

(Ardshinbank CJSC, address: 13 Grigor Lusavorich st., Yerevan, RA, +374 12 22 22 22, office@ardshinbank.am)