



WHAT TO DO IF YOU HAVE A COMPLAINT?

<p><b>1 KNOW YOUR RIGHTS</b></p>	<p>Every employee of the Company must:</p> <ul style="list-style-type: none"> <li>• <b>Direct</b> you to the employee who is dealing with complaints,</li> <li>• <b>Provide</b> necessary data for communication (telephone number, email address).</li> </ul>	<p>Responsible employee must:</p> <ul style="list-style-type: none"> <li>• <b>Inform</b> you about your rights and dispute process.</li> <li>• <b>Provide</b> relevant policies of the company and application form.</li> </ul>
<p><b>2 APPLY TO</b></p> <p>Within 10 days</p>	<p><b>Converse Bank cjsc</b>                  Submit written complaint to Responsible employee or send to the following address:                  @ <a href="mailto:post@conversebank.am">post@conversebank.am</a>                  26/1 V. Sargsyan street, Yerevan, 0010, RA</p>	<ul style="list-style-type: none"> <li>• <b>Indicate</b> your contact details to receive answer,</li> <li>• Make sure you <b>take</b> the receipt and keep it until you have the final solution.</li> </ul>
<p><b>3 RECEIVE YOUR ANSWER</b></p>	<p>The company makes a decision about the complaints (satisfy, partially satisfy, reject) within 10 working days.</p>	<p>If you have any questions, contact Responsible person</p> <p> (+374) 10 511 211</p>
<p>Not satisfactory?</p> <p><b>4 APPLY TO</b></p>	<p><b>TO THE FINANCIAL SYSTEM MEDIATOR, IF:</b></p> <ul style="list-style-type: none"> <li>• You are an individual, a sole entrepreneur or a legal entity - micro-entrepreneur, including – a person/entity who has filed a claim with a financial institution regarding the services provided by the Organization or the method of provision.</li> <li>• The complaint concerns a service provided by the Organization and contains a property claim in the amount of (up to 10 million drams or the equivalent in foreign currency) or you have a claim for credit information or a non-property claim related to it.</li> <li>• You have not received a response within 10 business days or are not satisfied with the answer.</li> <li>• The complaint is not pending before a court or arbitration tribunal, or by the Mediator of the financial system.</li> <li>• The period of 6 months has not elapsed since the response,</li> <li>• The action or inaction complained of took place after August 2, 2008.</li> </ul> <p><b>THE SERVICES ARE FREE OF CHARGE</b></p> <p>(15, M. Khotenatsi str., Elite plaza business center, 7-th floor, Yerevan 0010 tell. +374 10 592 697, <a href="mailto:info@fsm.am">info@fsm.am</a>):</p>	<p><b>TO ARBITRAL TRIBUNAL:</b></p> <ul style="list-style-type: none"> <li>• In case arbitral agreement was concluded between you and the company, you will be required to solve arising disputes in arbitral tribunal.</li> <li>• You can refuse arbitral agreement upon concluding a contract – company is obliged to provide you with the service.</li> <li>• Remember: even upon availability of arbitral agreement you can still apply to financial system mediator before the complaint has been examined in tribunal.</li> <li>• Mediator has no right to accept the complaint, if it is already being examined in tribunal</li> </ul>
	<p><b>TO THE CENTRAL BANK</b></p> <ul style="list-style-type: none"> <li>• You may also apply to the Central bank and they will respond to your complaint within 15 business days (6, V. Sargsyan str., Yerevan, 0010 tell. +374 10 592 697, <a href="mailto:consumerinfo@cba.am">consumerinfo@cba.am</a>):</li> <li>• If your complaint is within the jurisdiction of another organization, then the Central bank will redirect your complaint accordingly.</li> <li>• The Central bank recommends that you address the complaint, first of all, to the financial organization (step 2).</li> </ul>	<p><b>TO COURT</b></p> <ul style="list-style-type: none"> <li>• You can always apply to the Court,</li> <li>• Decision of the Court cannot be reconsidered by the financial system mediator.</li> </ul>