



WHAT TO DO IF YOU HAVE A COMPLAINT?



1 KNOW YOUR RIGHTS

- Every employee of the Company must:
- **Direct** you to the employee who is dealing with complaints,
 - **Provide** necessary data for communication (telephone number, email address).

- Responsible employee must:
- **Inform** you about your rights and dispute process.
 - **Provide** relevant policies of the company and application form.



2 APPLY TO

Converse Bank cjsc
 Submit written complaint to Responsible employee or send to the following address:
 @ post@conversebank.am
 26/1 V. Sargsyan street, Yerevan, 0010, RA

- **Indicate** your contact details to receive answer,
- Make sure you **take** the receipt and keep it until you have the final solution.

Within 10 days



3 RECEIVE YOUR ANSWER

The company makes a decision about the complaints (satisfy, partially satisfy, reject) within 10 working days.

If you have any questions, contact Responsible person
 (+374) 10 511 211

Not satisfactory?



4 APPLY TO

TO THE FINANCIAL SYSTEM MEDIATOR, IF:

- 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.
- 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.
- You have not received a response within 10 business days or are not satisfied with the answer.
- The complaint is not pending before a court or arbitration tribunal, or by the Mediator of the financial system.
- The period of 6 months has not elapsed since the response,
- The action or inaction complained of took place after August 2, 2008.

THE SERVICES ARE FREE OF CHARGE

(15, M. Khotenatsi str., Elite plaza business center, 7-th floor, Yerevan 0010 tell. +374 10 592 697, info@fsm.am):

TO ARBITRAL TRIBUNAL:

- In case arbitral agreement was concluded between you and the company, you will be required to solve arising disputes in arbitral tribunal.
- You can refuse arbitral agreement upon concluding a contract – company is obliged to provide you with the service.
- Remember: even upon availability of arbitral agreement you can still apply to financial system mediator before the complaint has been examined in tribunal.
- Mediator has no right to accept the complaint, if it is already being examined in tribunal

TO THE CENTRAL BANK

- 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, consumerinfo@cba.am):
- If your complaint is within the jurisdiction of another organization, then the Central bank will redirect your complaint accordingly.
- The Central bank recommends that you address the complaint, first of all, to the financial organization (step 2).

TO COURT

- You can always apply to the Court,
- Decision of the Court cannot be reconsidered by the financial system mediator.