



WHAT TO DO IF YOU HAVE A COMPLAINT?

Every employee of the organization is obliged to:

- To direct you to a complaints officer
- Provide data necessary for communication (phone number, e-mail address).

The responsible person is obliged:

- **Inform you** about your rights and the complaint review process.
- **Provide** relevant rules and Application form applicable in the organization.



1 Know your rights

CONVERSE BANK CJSC

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

- ✉ post@conversebank.am
- ✉ RA, 0010, Yerevan, 26/1 V. Sargsyan Street

You can also submit your complaint through the financial system mediator.

- **Enter** your data to receive the answer.
- **Make** sure that your complaint has been accepted and keep the information confirming the fact of receipt until the final solution of the complaint.



2 Turn to

The organization makes a decision on the complaint (satisfy, partially satisfy, reject) within 10 working days.

In case of questions, contact the person in charge.
+374 10 511 211 (int. 1263)



3 10 days later
Get to know the answer

FINANCIAL SYSTEM MEDIATOR, if

- You are a natural person, an individual entrepreneur who is a micro-entrepreneur, or a legal entity, including a guarantor, pledger or other person who has a complaint related to a means of security (for example, a pledge),
- the complaint refers to the provided service and you have a monetary claim (up to 10 million drams), or the complaint is related to the credit history,
- You did not receive an answer within 10 working days or you are not satisfied with the answer,
- the complaint is not heard in a court or arbitral tribunal or by the Financial System Mediator,
- 6 months have not passed since the answer,
- the complained action or omission took place in 2008, after August 2.

ARBITRATION TRIBUNAL

- If an arbitration agreement has been concluded between you and the organization, disputes between you shall be subject to resolution by an arbitral tribunal.
- By signing a contract, you have the right to opt out of the arbitration agreement and the organization is obliged to provide you with a service.
- Remember: even if there is an arbitration agreement, you can apply to the Financial System Mediator until the complaint is heard in the tribunal.
- The mediator is not authorized to accept the complaint if it is already being examined in the tribunal.



4 Not satisfied?
Turn to

THE SERVICES ARE FREE OF CHARGE

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

COURT

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

CENTRAL BANK OF ARMENIA

- You can also apply to the Central Bank, and your complaint will be answered within 15 working days (V. Sargsyan 6, Yerevan 0010, +374 592 697, consumerinfo@cba.am).
- If your complaint is within the jurisdiction of other institutions, the Central Bank will direct it to them.
- The Central Bank recommends you to contact the financial institution with your request (Step 2).

In case of questions apply