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BYBLOS BANK ARMENIA

**PROCEDURE ON CONSIDERATION OF CUSTOMERS'
COMPLAINTS**

1. GENERAL PROVISIONS

- 1.1. This procedure (hereinafter the Procedure) regulates the **consideration** procedure for the complaints of customers of “Byblos Bank Armenia” CJSC (hereinafter the Company).
- 1.2. The terms/expressions used in this Procedure shall have the following meanings:
 - 1) **Customer** – a natural or a legal entity using of the Company’s services or applying to use the services.
 - 2) **Complaint** – a complaint lodged by the Customer to the Company in writing which at least contains Customer’s name, surname/ title , contact data (abiding place / location, telephone), signature/ seal, complaint’s description and is related to any service provided by the Company and contains a claim, including any pecuniary claim.
 - 3) **Activity Place** – the Company’s head office or branch. If the Company provides to the consumer a certain service through the third party (intermediate), activity place is considered to be the intermediate’s head office, branch or any other place where the service is provided.
 - 4) **Responsible Employee** – the employee responsible for accepting the claims in the Company and providing to the Customer the necessary information,
 - 5) **Complaint consideration process** – a process that includes the submission of the complaint by the Customer and receipt thereof by the Company, complaint **consideration** and decision-making, including the disclosure of information related to the complaint in the course of the consideration.
- 1.3. In the Company’s branch the Responsible Employee is the Branch Manager, while in the head office this responsibility vests with executive secretary of the Chief Executive Officer. In the absence of the Responsible Employee, the responsibilities shall be deemed to be transferred to the persons replacing them.
- 1.4. The Company displays on its website and in separate information bulletins **at the activity place**:
 - 1) explanatory summary of dispute settlement (Appendix 1)¹,
 - 2) brief description of complaint consideration process (Appendix 2),
 - 3) Form of the complaint to be submitted by customers.
- 1.5. Responsible employee ,who accepts complaints, and answers customer’s questions in regard to the complaints shall be permanently present at the activity place,
- 1.6. The Company shall ensure an announcement is displayed at its activity place, which shall contain information where the customer can get familiarized with this Procedure in details. On the customer’s request the Company shall provide him/her the copy of the Procedure.
- 1.7. The Company displays a telephone number on its website and at the activity place, as well as provides this telephone number to any person on their request through which customers can reach the Company to receive information about the complaints.
- 1.8. Each employee of the Company who has received the customer’s complaint or has been informed by the customer of a desire to lodge a complaint shall direct the customer to the Responsible employee, as well as provide the Responsible employee’s contact data (telephone, e-mail, etc.).
- 1.9. In those cases, when clarification of issues concerning the complaints is recorded, the Responsible employee shall warn the customer about it in advance.
- 1.10. The Company shall consider the complaint of the customer if received within one year when the customer learnt or should have learnt about the breach of his/her rights.

2. PROCEDURE OF ACCEPTING, CONSIDERATION OF COMPLAINTS AND DECISION-MAKING

- 2.1. Customers’ complaints may be submitted in writing in person or by mail, as well as in electronic version by sending a message to the Company’s special e-mail address.

¹ The explanatory summary on settlement of disputes refers only to the procedures related to the resolution of disputes between the Bank and individual customers.

- 2.2. Responsible employee shall verbally inform the customer wishing to present a complaint, that:
- 1) the complaint shall be considered to be submitted by the customer if presented in writing (in person or by mail), as well as via internet,
 - 2) the customer can obtain the Company's internal complaints consideration procedure.
- 2.3. Responsible employee also provides the customer wishing to present a complaint, the following:
- 1) explanatory summary on dispute settlement (Appendix 1)²,
 - 2) brief description of complaint consideration process (Appendix 2),
 - 3) Form of the complaint to be submitted by customers.
- 2.4. Complaints shall be addressed to the Company's Chief Executive Officer and/or Branch Manager mentioning the customer's contact details (customer's name, surname, address, ID data, telephone number or other contact data) as well as the list of attached documents.
- 2.5. Complaints may be submitted by the customer's representative(s). In this case the copy of the power of attorney issued in an appropriate manner and stating the representative's authorities shall be attached to the complaint.
- 2.6. The complaint will be considered to be void and will not be considered by the Company, if:
- 1) the complaint is not signed or it is signed by a person with no such authority,
 - 2) the complaint does not contain the name and surname of the customer,
 - 3) the information reflected in the claim does not allow to identify the customer.
- 2.7. Written complaints can be submitted by the customer by filling in the complaint form in the branch and throwing it into the special box placed in the branch or by sending the complaint to the Company's head office by registered mail.
- 2.8. The Branch managers shall pass the complaints submitted to the branch to executive secretary of the Chief Executive Officer with one-day frequency. The branches located outside Yerevan shall send the electronic copies of the submitted complaints to executive secretary of the Chief Executive Officer with one-day frequency.
- 2.9. If the Company receives Customer's complaint in person, the Company provides the customer a document confirming the receipt of the complaint (receipt), which shall reflect the date of the submission of the complaint, identification number of the complaint(note), the signature of the person accepting the complaint and/or the seal of the Company's.
- 2.10. The complaints received by post shall be registered in the Company's Administration department registry on the receipt day and shall be handed to the executive secretary of the Chief Executive officer of the Company within one day.
- 2.11. After receiving the complaint in electronic version (via internet), the Company shall immediately, but not later than the next working day, send to the e-mail address from which the complaint was received, a message confirming the fact of the receipt of the complaint (receipt), which shall reflect the date of the receipt of the complaint, identification number (note) of the complaint, as well as the information prescribed by Clause 2.2 and Sub-Clauses (1) and (2) of Clause 2.3 hereof.
- 2.12. The electronic version of complaints shall be submitted by sending a message to the Company's e-mail address: info@byblosbank.am.
- 2.13. The password of the aforementioned e-mail address shall be accessible only to the executive secretary of the Chief Executive officer of the Company and his/her substitute.
- 2.14. In case of receipt of a verbal complaint of the customer at the activity place and/or via telephone, the Company shall communicate to the customer verbally the information mentioned in Clause

² The explanatory summary on settlement of disputes refers only to the procedures related to the resolution of disputes between the Bank and individual customers.

- 2.2 of this Procedure, and shall also advise where the customer may obtain the information set by Clause 2.3 of this Procedure. The Company can communicate the mentioned information through a special recorded message.
- 2.15. The executive secretary to the Chief Executive Officer shall submit all the received complaints to Chief Executive Officer, who shall decide which employee shall study the complaint and prepare the draft written reply, whereas the study of the complaint cannot be assigned to the person whose actions are being complained of.
- 2.16. The employee(s) having been assigned to prepare the draft reply shall submit the draft of the written reply to the Chief Executive Officer of the Company within 5 working days latest.
- 2.17. The Chief Executive Officer of the Company shall organize the discussion of the reply should it be necessary and shall adopt the final decision.
- 2.18. In case the complaint has been submitted by an individual customer and is related to the breach of obligations concerning the services provided by the Company and contains a pecuniary claim, the final reply shall be sent by mail or handed to the customer within 10 working days after the receipt of the complaint.
- 2.19. In case the formation of the final position regarding the complaint requires additional research and/or collection of facts from third parties, the employee assigned with the task to prepare the draft reply, shall prepare a holding reply which shall state the necessity of additional research and inquiries and, where possible, also the deadline of provision of the final reply. The requirements of this Clause shall not be extended over the cases set by Clause 2.18 hereunder.
- 2.20. The Company shall make no request of documents when receiving or **considering** the complaint:
- 1) that are unnecessary for substantiation of the complaint or presence or absence of its circumstances or for customer's identification, or
 - 2) that are accessible to the Company by providing services to the customer and s/he assures that the data thereof has not been changed.

3. REQUIREMENTS PRESENTED TO COMPANY DECISION

- 3.1 The final reply of the Company to the complaint shall at least contain:
- 1) the Company's clear standing as to reject, to satisfy the complaint partially or entirely,
 - 2) the Company's substantiations for such decision,
 - 3) information about the department or the employee responsible for the consideration of the complaint or contact data (department name or staff member's name, family name, position) and contact details (tel. number, e-mail etc.),
 - 4) A statement stating that the customer can apply to the department (the employee) mentioned in Sub-Clause hereof if s/he has questions regarding the result of the consideration of the complaint.
 - 5) In case the complaint has been submitted by an individual customer and is related to the services provided by the Company and contains a pecuniary claim, also a statement stating that if the customer is not satisfied with the written reply to the complaint, s/he can apply to the court or the Central Bank or Financial System Mediator to protect his/her rights, as well as the time period to resort to the Mediator .
- 3.2. In the cases, when the complaint satisfies the requirements set in Sub-Clause 5 of Clause 3.1. , when the complaint is rejected or satisfied partially, the repay shall be accompanied with the explanatory summary on dispute settlement.