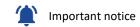


# WHAT TO DO IF YOU HAVE A COMPLAINT?





Each employee of the company must:

- Refer you to the member of staff who can handle you complaint,
- Provide you with the necessary Company communication details (telephone number, Email).

The responsible employee of the Company must:

- Inform you about your rights and the Company's procedure handling on complaints
- **Provide** the respective rules of the company



#### **BYBLOS BANK ARMENIA CJSC**

Present you written complaint to the responsible staff member or send it to addresses below:



№ 18/3 Amiryan street, Yerevan 002, Armenia



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

- **Provide** your details to receive the response:
- When handing the form make sure to receive and keep the receipt until the issue is completely resolved



The Company makes a decision on the complaint (to satisfy, partially satisfy or to decline) within 10 business days.

In case of any questions, please contact the Company's responsible person at:

+374 60 61 61 00



### FINANCIAL SYSTEM MEDIATOR if.

- You are an individual customer, an individual entrepreneur that is considered as a microentrepreneur or a legal entity, including a guarantor, pledger or any other person having complains in relation to the provided security (e.g. pledge).
- The complaint is concerning a service provided by the Company or you have monetary claim not exceeding AMD 10 million, or the complaint refers the information reflected in the credit report.
- You have not received a response within 10 days or the complaint resolution does not satisfy you.
- The complaint is not currently being examined by the court or by the arbitration tribunal or by the Financial System Mediator.
- The time elapsed after you received the response is less than 6 months.
- after 2 August 2008.

- The action or inaction raised by you has taken place

# FINANCIAL MEDIATOR SERVICES ARE FREE

(15 M, Khorenatsi Street, Elite Plaza Business Center, 7th floor, Yerevan 0010, +374 60 70 11 11, info@fsm.am).

## **ARBITRATION TRIBUNAL**

- If you have signed an arbitration agreement with Company, the disputes arising out of the contract signed between you and the Company are subject to settlement by arbitration tribunal.
- When signing a contract you have the right to refuse signing arbitration agreement and the Company must provide services to you.
- Remember, even if you have signed an arbitration agreement, you can still refer to Financial System Mediator unless your claim is already being examined at arbitration tribunal.
- Financial system mediator is not authorized to examine the claim, if it is already being examined by tribunal.

# COURT

- You can always file a claim to the court.
- The court decision cannot be reviewed by the Financial System Mediator.

#### **CENTRAL BANK**

- You can also refer to Central Bank of Armenia and you will get the response in 15 business days (6 V. Sargsyan street, Yerevan 0010, +374 10 592 697, consumerinfo@cba.am):
- If your complaint falls within the scope of authority of any other institution, the Central Bank will refer you to such an institution.
- The Central Bank recommends applying to the financial institution first (Step 2).