

Each employee of the company must:



- **Refer** you to the member of staff who can handle your 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 on handling complaints
- **Provide** the respective rules of the company

BYBLOS BANK ARMENIA CJSC


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

 info@byblosbank.am
 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 micro-entrepreneur or a legal entity, including a guarantor, pledger or any other person having claims 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 to 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.
- The action or inaction raised by you has taken place after 2 August 2008.

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.

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).

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).

For any question please contact

Byblos Bank Armenia CJSC, 18/3 Amiryan street, Yerevan 002, +374 60 61 61 00, info@byblosbank.am



1 GET INFORMED ABOUT YOUR RIGHTS AND THE COMPLAINT HANDLING



2 SUBMIT YOUR COMPLAINT



10 days later

3 FAMILIARIZE YOURSELF WITH THE RESPONSE



Not satisfied?

4 SUBMIT YOUR COMPLAINT