

WHAT TO DO IF YOU HAVE A COMPLAINT



Each employee of the company must:

- Refer you to the employee who is handling the complaints.
- Provide necessary contact information (phone number, mail).

The responsible employee must:

- Inform you about your rights and the complaint handling procedure.
- Provide the complaint handling rules and the complaint form of the company.

Ameriabank CJSC



Submit your complaint in written form to the responsible employee or send it

@ info@ameriabank.am

✉ 2 Vazgen Sargsyan st., Yerevan 0010, Armenia

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

- Indicate your contact data to receive the response.
- Make sure that your complaint has been accepted and keep the proof of its acceptance until your complaint is resolved.



The company makes a decision about the complaint (redress, redress partially, reject) within 10 business days.

If you have questions, call the responsible employee

☎ +374 10 56 11 11



FINANCIAL SYSTEM MEDIATOR, if:

- You are an individual, an individual entrepreneur or you are a guarantor, pledgor or any other person having claims in relation to the provided security (e.g. pledge).
- Your complaint is related to the provided service and you have monetary claim (up to AMD 10 million), or your complaint is related to the credit history.
- You have not received any response within 10 business days or you are not satisfied with the response.
- Your claim is not being heard by court or arbitral tribunal or Financial System Mediator.
- The time elapsed after you received the response is less than 6 months.
- The action or absence of action the complaint refers to has occurred after August 2, 2008.

ARBITRAL TRIBUNAL

- If you have entered into arbitration agreement with the company, the disputes between you and the company are to be referred to arbitral tribunal.
- When executing an agreement you have a right to refuse from entering into arbitration clause, and the company is nevertheless obliged to provide services to you.
- Remember! Even if you have entered into an arbitration agreement, you still can apply to the Financial System Mediator before the complaint is heard by the tribunal.
- The Mediator is not authorized to accept your claim, if it is being heard by the tribunal.

THE SERVICES ARE FREE OF CHARGE

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

COURT

- You can always apply to court.
- The judgment of court is not subject to review by the Financial System Mediator.

CENTRAL BANK

- You are free to apply also to the Central Bank, and you will get the response in 15 business days (6 Vazgen Sargsyan st., 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 institution.
- The Central Bank recommends applying to the financial institution first (Step 2).

If you have questions, apply to:

Ameriabank CJSC, 2 V. Sargsyan st., Yerevan, 0010, Armenia; +374 10 561 111, info@ameriabank.am