

## WHAT TO DO IF YOU HAVE A COMPLAINT?

### 1 KNOW YOUR RIGHTS

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.

### 2 APPLY TO

#### EFES ICJSC

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

**info@efes.am**

- **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.

10 days later

### 3 READ THE RESPONSE

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 10 700 800**

Not satisfied?

### 4 APPLY TO

#### FINANCIAL SYSTEM MEDIATOR, if:

- You are an individual.
- 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.
- 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.

#### THE SERVICES ARE FREE OF CHARGE

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

#### 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.

#### CENTRAL BANK

- You are free to apply also to the Central Bank.  
6 Vazgen Sargsyan st., Yerevan 0010, +374 10 592 697, consumerinfo@cba.am
- The Central Bank is not authorized to resolve your private complaint against the organization; however, it is authorized to take supervisory measures against the organization if it is found to have violated legal requirements.
- The Central Bank is not authorized to disclose information about the supervisory measures it has implemented.

#### COURT

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

**If you have questions, apply to:**

EFES ICJSC, RA, Yerevan, 0009, 11 Zarobyan, +374 (10) 700 800, info@efes.am