



## Important Notice

Annex 1  
to the Resolution № 45-Ն dated February 17, 2017  
of the Board of the Republic of Armenia Central Bank

### WHAT TO DO IF YOU HAVE A COMPLAINT



#### 1 KNOW YOUR RIGHTS

Each employee of the company must:

- Lead you to the employee who is handling the complaints.
- Provide necessary contact information (phone number, e-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

**Ameriabank CJSC**  
Company name

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

@ [crm@ameriabank.am](mailto:crm@ameriabank.am) or

✉ 2 Vazgen Sargsyan str., Yerevan 0010, Armenia

- Indicate your contact data to receive the response.
- Make sure to take the receipt and keep it until your complaint is solved.



10 days after

#### 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 10 561 111



Not satisfied?

#### 4 APPLY TO

FINANCIAL SYSTEM MEDIATOR, if:

- You are an individual.
- Your complaint is related to provided service and you have monetary claim (up to AMD 10 million), or your complaint is related to the information in the credit report.
- 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 inaction the complaint refers to has occurred after August 02, 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 str., Yerevan 0010, Armenia  
Tel: +374 60 701 111  
E-mail: [info@fsm.am](mailto:info@fsm.am)

CENTRAL BANK

- You are free to apply also to the Central Bank.  
6 Vazgen Sargsyan str., Yerevan 0010  
Tel: +374 10 592 697  
E-mail: [consumerinfo@cba.am](mailto:consumerinfo@cba.am)

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:**

Ameriabank CJSC (2 Vazgen Sargsyan str., Yerevan 0010, Armenia; tel: +374 10 561 111; e-mail: [info@ameriabank.am](mailto:info@ameriabank.am))

(company name, address, phone number and e-mail)