

## WHAT TO DO IF YOU HAVE A COMPLAINT?

Every employee of the organization is obliged to:

- Refer you to a complaints officer,
- Provide data necessary for communication

The responsible employee is obliged to:

- Inform you about your rights and the complaint investigation process,
- Provide relevant rules and Application form applicable in the organization

### FREEDOM BROKER ARMENIA

Submit a written complaint to the responsible officer or send to the following addresses:

- ✉ info@ffin.am
- ✉ 0010, Yerevan, Melik Adamyan 2\2

You can also submit your complaint through the Financial Ombudsman Service

The organization makes a decision on the complaint (satisfy, partially satisfy, reject) within 10 working days.

In a written complaint:

- Enter your details to receive the answer
- Make sure that your complaint has been received and keep proof of receipt until the complaint is finally resolved.

If you have any questions, contact the person responsible.

☎ +374 12 252 252

### If you are not satisfied with the organization's answer

Contact the Financial Ombudsman Service if:

- The complaint refers to the provided service and you have a monetary claim,
- Within 10 working days, you did not receive an answer to the complaint, or you are not satisfied with the answer received,
- The complaint is examined in a court or arbitration tribunal or by a mediator of the financial system,
- 6 months have not passed since the answer,
- The action or omission complained of occurred after August 2, 2008.

Services are free

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

Apply to the Arbitration Tribunal if:

- An arbitration agreement has been entered into between you and the organization;
- Even in the presence of an arbitration agreement, You may apply to the mediator of the Financial System,
- The conciliator has no authority to accept the complaint while it is pending in the tribunal.

Apply to Court if:

- You can always go to court,
- The court's decision is not subject to review by the mediator of the Financial System.

### Central Bank,

- You can also apply to the Central Bank of RA and your complaint will be answered within 15 working days (0010, Yerevan, V. Sargsyan 6, +374 592 697, [consumerinfo@cba.am](mailto:consumerinfo@cba.am)),
- If your complaint is within the jurisdiction of other institutions, the Central Bank will direct it to them.
- The Central Bank recommends that you first contact the financial organization with your request.

### If you have any questions, please reach out

("Freedom Finance Armenia" LLC, 0010, Yerevan, Melik Adamyan 2\2, +374 12 252 252, info@ffin.am)