

WHAT TO DO IF YOU HAVE A COMPLAINT?



1. KNOW YOUR RIGHTS

Every employee of the organization must:

- **Refer** you to the employee dealing with complaints.
- **Provide** you with the details for communication (telephone, e-mail address).

The employee in charge must:

- **Inform** you about your rights and the process of handling complaints.
- **Provide** you with the corresponding rules and the Application form applied in the Bank.

“IDBank” CJSC



2. APPLY TO

Submit a written complaint to the employee in charge or send it to the following addresses:

- ✉ support@idbank.am
- ✉ 13 Vardanants St., Yerevan, 0010, RA
- 💬

- **Indicate** your contact details for receiving the answer.
- **Make sure** you take the receipt and **keep it** till final resolution of your complaint:



After 10 days

3. GET THE ANSWER

You can also submit your complaints through the Financial system mediator.

The organization takes a decision on a complaint (satisfy, partially satisfy, reject) within 10 business days.

In case of questions contact the employee in charge at: **010 59 33 33**



Not satisfied?

4. APPLY TO

FINANCIAL SYSTEM MEDIATOR, in case if:

- You are a physical entity, P/E or legal entity engaged in micro-entrepreneurship, including guarantor, pledger or other entity who has a complaint in terms of the means of security (e.g. pledge),
- The complaint refers to the rendered service and you have a cash claim (up to AMD 10 mln), or the complaint is related to the information contained in the credit report,
- You haven't received an answer within 10 business days or the answer does not satisfy you,
- The complaint is not being heard in court or in an arbitral tribunal or by the financial system mediator,
- Less than 6 months have passed since the response,
- The appealed action or inaction took place after August 2, 2008.

THE SERVICES ARE FREE OF CHARGE

(15 M. Khorenatsi St., Yerevan 0010, “Elite Plaza” business center, 7th floor, +374 60 70 11 11, info@fsm.am)

ARBITRATION TRIBUNAL

- If there is an arbitration agreement concluded between you and the Bank, the disputes arising between you are subject to be settled by the arbitration tribunal
- While entering into an agreement you have the right to withdraw from the arbitration agreement, the Bank is obliged to provide you with a service.
- Remember – even in case if there is an arbitration agreement, you can apply to the Financial System Mediator as long as the complaint has not been heard in the tribunal.
- The Mediator is not entitled to accept the complaint if the latter is already being heard in the tribunal.

COURT

- You can always apply to the court,
- Court decisions are not subject to revision by the Financial System Mediator

CENTRAL BANK

- You can also apply to the Central Bank and your application will be answered within 15 business days (6 Vazgen Sargsyan St., Yerevan 0010, RA (374-10) 592 697, customerinfo@cba.am)
- If your application falls within the competence of other authorities the Central Bank will forward your case to the appropriate authorities,
- The Central Bank recommends to first apply to the Bank with your request (step 2).

In case of questions apply to

“IDBank” CJSC at 13 Vardanants St., Yerevan 0010, tel. 010 59 33 33 33, info@idbank.am