



evocaBANK

## 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, e-mail address).

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

### EVOCA BANK OJSC

Submit your written complaint to the responsible employee or send it to:

- ✉ hello@evoca.am
- ✉ 44/2 Hanrapetutyan street, Yerevan
- 💬 «Viber», «Whatsapp» (+37499605555)

You can also file your complaint with 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.

10 days later

3 Read the response

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

For questions please call the responsible employee at: ☎ (+374 10) 605555

### FINANCIAL SYSTEM MEDIATOR, if

- You are an individual, sole proprietor or a legal entity, including guarantor, pledger or any other person having complaints in relation to the security (e.g. pledge),
- Your complaint refers to the delivered service and you have monetary claim (up to AMD 10 million) or it relates 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 lapsed after you received the response is less than 6 months,
- The disputed action or inaction occurred after August 2, 2008.

### ARBITRAL TRIBUNAL

- If you have entered into arbitral agreement with the company, the disputes between you and the company should be resolved by arbitral tribunal.
- When signing an agreement, you have the right to refrain from entering into arbitral agreement and nevertheless, the company shall deliver the services to you.
- Remember! Even if you have entered into arbitral 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 the complaint if it is being heard by the tribunal.

### THE SERVICES ARE FREE OF CHARGE

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

### COURT

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

### CENTRAL BANK

- You can also turn to the Central Bank and you will get the response within 15 business days (6 V.Sargsyan street, Yerevan 0010, +374 592 697, consumerinfo@cba.am).
- If your complaint falls within the authority of other institutions, the Central Bank will refer you to such institution.
- The Central Bank recommends applying to the financial institution first (Step 2).

**For questions pls. apply to:**

(«Evocabank» CJSC, 44/2 Hanrapetutyan street, Yerevan, +374 10 605555, hello@evoca.am)

Not satisfied?

4 Apply to