

### ***Dear customer!***

EVOCABANK OJSC does its best to ensure that our customers are happy with the scope of our services and their quality. Our goal is to offer services that meet your needs, expectations and best service standards. However, sometimes things go wrong and we know we are not perfect. But we do strive to be. If we have not met your expectations, please, let us know. Any of your problems and complaints will be duly reviewed in a fair, unbiased manner.

### **Step 1: Let us know**

#### **How to make a complaint**

1. If you wish to make a complaint verbally, our staff members in-charge of complaints registration will be available to answer your questions, comments or complaints. Please note that complaints may take some time to address them.

2. You can also submit a complaint in writing, visiting the Bank's offices, or sending your complaint electronically (to the email address [hello@evoca.am](mailto:hello@evoca.am), via the EvocaOnline or EvocaTouch systems, as well as Messenger, Viber, WhatsApp systems (+37499605555)) or by regular mail (44/2 Hanrapetutyan street, Yerevan, 0010). You can complain in person or through your representative. Besides, you can submit your suggestions or complaints using the notice stands in the Bank's offices.

If you have any questions regarding the procedure for filing written complaints, please contact the responsible employee or the Bank's Call center at (010) 605555, or write to [hello@evoca.am](mailto:hello@evoca.am), or turn to the online consultant or send a message through Messenger, Viber, WhatsApp. Apart from the above-mentioned, you can learn more on the Bank's website.

If you intend to submit a complaint in person, our employees will take you to the complaints specialist who will provide you with a complaint form and a special info notice titled "What to do if you have a complaint".

After filing a complaint, you will be given a letter acknowledging the receipt of the complaint together with the complaint registration number. Please keep the receipt and its registration number.

If you consider filing a complaint in a free form, please note that it must contain your first and last names, method of communication, residence address, telephone number, date of filing the complaint and your signature. Otherwise, the Bank has the right not to accept or reject the complaint.

If you file a complaint electronically, the Bank will send you a message within one business day to acknowledge the receipt of the complaint together with indication of the complaint registration number.

We treat all our customers with respect, including those wishing to file an anonymous complaint or suggestion. You can leave a complaint or suggestion on the notice boards in the Bank's offices.

### **Step 2: Complaint review and response**

The Bank will take all reasonable steps to thoroughly review your problem and provide an appropriate solution. In accordance with the Bank's internal procedures, complaints are registered and submitted to the Management Board Chairman, who appoints a person responsible for reviewing the complaint within a reasonable time-frame.

As part of the review process, the Bank can ask for additional documents or information or additional clarifications and explanations so you will need to visit the Bank.

When considering a complaint, we take into account the following factors:

- Whether the complaint is fair and justified,
- Whether there was a violation of legislation and legal acts,

If the review proves that your complaint is well-grounded and reasonable, the Bank will take all appropriate actions to duly address the problems contained in your complaint. You will get a response from the Bank in the same manner in which you filed the complaint, unless another method of communication is indicated in the Complaint letter.

### **Step 3. If you are dissatisfied with our response**

If our efforts have not helped resolve the issue you raised or you believe that you have been given an unfair and unsatisfactory response, you may seek assistance from the Financial system mediator or try to resolve it in the manner set by the RA legislation.