



**1** KNOW YOUR RIGHTS

Each employee of the organization shall:

- **Refer** you to an appeals officer.
- **Provide** data necessary for communication (phone number, e-mail address).

The responsible employee shall:

- **Inform** you about your rights and the appeal investigation process.
- **Provide** relevant rules and Application form applicable in the organization.

"Fast Bank" closed joint stock company



**2** CONTACT

Submit a written appeal to the responsible employee or send it to the following addresses:

- ✉ fastcare@fcc.am
  - ✉ 0047, c. Yerevan, 32/6, G. Hovsepyan st., Nork-Marash
- You can also submit your appeal through the mediator of the financial system.

- **Enter** your data to receive the answer.
- **Make sure** that your appeal has been accepted and **keep** the information confirming the fact of receipt until the final resolution of the appeal.



**3** 10 days later  
SEE THE ANSWER

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

If you have questions, contact the person in charge. ☎ (+374 10) 510 000



**4** Not Satisfied?  
CONTACT

#### TO THE FINANCIAL SYSTEM MEDIATOR, if:

- You are a physical person, an individual entrepreneur who is a micro-entrepreneur, or a legal entity, including a guarantor, pledgor or other person who has an appeal related to a means of security (for example, a pledge),
- the appeal refers to the provided service and you have a monetary claim (up to 10 million drams), or the appeal is related to the credit history,
- You did not receive an answer within 10 working days or you are not satisfied with the answer,
- the appeal is not examined in the court or in an arbitration tribunal or by the Financial System mediator,
- 6 months have not passed since the answer,
- the appealed action or inaction took place in 2008. after August 2.

#### ARBITRATION TRIBUNAL

- If an arbitration agreement has been concluded between you and the organization, disputes between you shall be subject to resolution by an arbitration tribunal.
- When signing a contract, you have the right to waive arbitration agreement and the organization shall provide you with a service.
- Remember: even if there is an arbitration agreement, you can apply to the Financial System Mediator unless the appeal is examined in the tribunal.
- The mediator is not authorized to accept the appeal if it is already being examined in the tribunal.

#### THE SERVICES ARE FREE OF CHARGE

(Yerevan 0010, M. Khorenatsi 15, "Elit Plaza" business center, 7<sup>th</sup> floor, +374 60 701 111, info@fsm.am)

#### COURT

- You can always go to court.
- The Court decision is not subject to revision by the Financial System mediator.

#### CENTRAL BANK

- You can also apply to the Central Bank, and your appeal will be answered within 15 working days (V. Sargsyan 6, Yerevan 0010, +374 592 697, consumerinfo@cba.am).
- If your appeal 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 institution with your request (Step 2).

#### In case of any questions please apply

"Fast Bank" CJSC, c. Yerevan, Nork-Marash, G. Hovsepyan 32/6, (+374 10) 510 000, [fastcare@fcc.am](mailto:fastcare@fcc.am)