



AKTINA CAPITAL

1. KNOW
YOUR
RIGHTS

WHAT TO DO IF YOU HAVE A COMPLAINT?

Important notice

Each employee of the organization must:

- **Direct** you to the employee dealing with complaints.
- **Provide** the necessary data for communication (telephone number, email address).

The responsible employee must:

- **Inform** you about your rights and the complaint examination process.
- **Provide** the relevant rules and Application form in force in the organization.

AKTINA CAPITAL LLC

2. APPLY

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

Yerevan, Kentron, Amiryan 27, territory 7

info@aktina.am



You can also submit your complaint through the Financial System Mediator.

- **Enter** your details to receive a response.
- **Make sure** that your complaint has been received and **retain** the information confirming the receipt until the complaint is finally resolved.

After 10 days

3. FAMILIARIZE
YOURSELF WITH
THE REPOSE

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

If you have any questions, please contact the person in charge:

+374 12 31 00 00

Not satisfied?

4. APPLY TO

THE FINANCIAL SYSTEM MEDIATOR, if

- you are a natural person, an individual entrepreneur who is a microentrepreneur or a legal entity, including a guarantor, a pledger or other person who has a complaint regarding a security interest (e.g. a pledge);
- the complaint concerns the service provided and you have a monetary claim (up to AMD 10 million), or the complaint is related to credit history;
- You have not received a response within 10 business days, or the response is not satisfactory to you;
- the complaint is not being examined in the court or by an arbitration tribunal or by the Financial System Mediator;
- 6 months have not passed since the response;
- the contested act or omission occurred after August 2, 2008.

THE ARBITRATION TRIBUNAL

- If an arbitration agreement has been signed between you and the organization, disputes arising between you are subject to resolution by an arbitration tribunal.
- When signing a contract, you have the right to opt out of the arbitration agreement and the organization is obligated to provide you with services.
- Remember: even if there is an arbitration agreement, you can still appeal to the Financial System Mediator before the complaint is examined in the tribunal.
- The mediator is not authorized to accept a complaint if it is already being examined at the tribunal.

THE SERVICES ARE FREE OF CHARGE

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

THE COURT

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

THE CENTRAL BANK

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