

HSBC Bank Armenia cjsc Customer Complaint handling procedure

- ▶ This Procedure pertains to the complaints presented to the Bank by the Customers which are related to the services provided by the Bank.
- ▶ Complaint handling process encompasses the provision to the Customer information related to the complaint, presentation of the complaint by the Customer and its further receipt, discussion and decision making by the Bank.

STEP 1. GET INFORMED ABOUT YOUR RIGHTS AND THE COMPLAINT HANDLING PROCESS

- ▶ In case of any dissatisfaction and/or claim arisen as a result of provision or non-provision of any financial services by the Bank any Customer can make a written complaint by handing it to any branch of the Bank, sending via mail or to hsbc.armenia@hsbc.com e-mail address.
- ▶ The responsible employee of the Bank:
 - ▶ informs You about Your rights and the Bank's procedure on handling complaints (presentation, inspection and decision making),
 - ▶ provides the Explanatory Bulletin on Dispute Resolution and if requested the Summarized Bulletin on Handling Complaints as well as the Complain Presentment Form,
 - ▶ if requested helps you to fill in the Complain Presentment Form,
- ▶ You can find the Bank's Procedure on Handling Customer Complaints also in our branches,
- ▶ You can also get detailed information about complaints by calling (+37410) 515000.

STEP 2. FILL IN THE COMPLAINT AND KEEP THE RECEIPT

The process of filling in and presentment of the complaint.

Fill in the Form and hand it to the appropriate employee or send it via mail or to hsbc.armenia@hsbc.com e-mail address. When handing the Form please receive and keep the receipt.

The process of complain investigation and decision making.

The Bank investigates the complaint and makes the appropriate decision (to satisfy, partially satisfy or to decline) within 10 business days.

About the provision of response to the complaint

In any case the Bank shall provide You a written response within 10 business days.

The written response should reflect the explicit decision of the Bank (to satisfy, partially satisfy or to decline), the facts on which the results are based, the name and the contacts of the department/person responsible for the investigation of the complaint with whom You can contact in case of any questions regarding the complaint. In addition the written response should include the measures that can be taken by the Customer in order to protect his/her rights in case he/she is not satisfied with response.

The written response should be sent to the addresses or via telecommunication means mentioned by You.

STEP 3. FAMILIARIZE YOURSELF WITH THE RESPONSE

Familiarize yourself with the written response received from the Bank. Ensure that it includes all the required information.

In case of any questions contact the responsible party mentioned in the response.

STEP 4. IF YOU ARE NOT SATISFIED WITH THE FINAL RESPONSE

In case if You do not receive response from the Bank within 10 business days or You are not satisfied with the final response You can apply to the Financial System Mediator (certain restrictions apply).

Office of the Financial System Mediator

The Mediator: Piruz Sargsyan

Address: 26/1 Vazgen Sargsyan Street,

Erebuni Plaza Business Center, 4-th floor, 411 room, Yerevan 0010

Telephone: (37410) 582321, 582322, Fax: (37410) 582421

E-mail: info@fsm.am

Website: www.fsm.am