

## Customer Rights Announcement

Dear Customer,

We would like to inform that you are welcome to receive the following information about HSBC Bank Armenia cjsc:

- 1) Information and copies of documents stipulated in the subsection 3 of article 20 and subsection 2 of article 43 of Republic of Armenia Law on Banks and Banking Activity, particularly:
  - a. Last annual and quarterly financial statements, as well as the copy of the independent audit report,
  - b. Statement about annual general meeting of the Bank,
  - c. Copies of resolutions on payment of dividends by the Bank and the copy of Dividend policy,
  - d. Information on persons having significant participation in the Bank,
  - e. Information on Board members and members of executive body of the Bank,
  - f. Copies of the registration certificate and the Charter of the Bank.
  
- 2) Information and copies of documents stipulated in the articles 65 of Republic of Armenia Law on Security Market.

Please address your requests to Customer Service Department.

The requested information and copies of documents will be provided within three business days. A charge of AMD 50 per page shall be applied for providing the copies of documents.



**Էյչ-Էս-Բի-Սի Բանկ Հայաստան ՓԲԸ-ի վերաբերյալ  
սեղեկատվության/փաստաթղթերի սրամադրման դիմում**

Էյչ-Էս-Բի-Սի Բանկ Հայաստան ՓԲԸ Հաճախողների  
Սղասարկման Բաժին

Սույնով խնդրում եմ սրամադրել Էյչ-Էս-Բի-Սի Բանկ  
Հայաստան ՓԲԸ-ի վերաբերյալ ստորև նշված  
սեղեկությունները/փաստաթղթերը:\*

Հաստատում եմ նաև, որ համաձայն եմ, որ սեղեկատվությունը  
իմն սրամադրվի իմն բանկային օրվա ընթացքում և սեղյակ  
եմ, որ փաստաթղթերի պատրաստման ծախսը կազմում է 50  
ՀՀԴ սրամադրված փաստաթղթերի յուրաքանչյուր էջի համար:

\*Խնդրում եմ նշել համապատասխանող կետը

- բանկի ֆինանսական հաշվետվությունները և դրանց  
վերաբերյալ արտաքին աուդիտի եզրակացության տարածումը.
- տարեկան ընդհանուր ժողովի գումարման հայտարարության  
տարածումը.
- լուծարման փուլում ընդհանուր ժողովի որոշումների  
տարածումները.
- բանկում նշանակված մասնակցություն ունեցող  
մասնակիցների մասին սեղեկատվություն.
- բանկի խորհրդի և գործադիր մարմնի անդամների  
վերաբերյալ սեղեկատվություն.
- ավանդների ընդունման, վարկերի սրամադրման,  
հաճախողներին մատուցվող այլ ծառայությունների և  
ֆինանսական գործառնությունների տարածումների և  
սակագների վերաբերյալ սեղեկատվություն.
- բանկի ղեկավար գրանցման վկայականի և  
կանոնադրության տարածումները
- օրենքով սահմանված այլ սեղեկատվություն

\_\_\_\_\_  
Անուն, ազգանուն

\_\_\_\_\_  
Ամսաթիվ

\_\_\_\_\_  
Ստորագրություն

**HSBC Bank Armenia CJSC  
Information/documentation request form**

HSBC Bank Armenia cjsc Customer Service Department

Please, provide me with the information/documents on  
HSBC Bank Armenia cjsc mentioned below.\*

I hereby acknowledge that I agree to receive the requested  
information/documents within five banking days and I am  
aware that the cost for the preparation of the documents is  
AMD 50 for each page of the document provided to me.

\*Mark whichever is applicable

- annual financial statements and copy of the audit report
- statement about annual general meeting of the Bank
- copies of resolution on payment of dividends by the Bank
- information on persons having significant participation in  
the Bank
- information on Board members and members of the  
executive body of the Bank
- terms and tariffs for deposits, loans, other services and  
financial operations of the Bank
- copies of the registration certificate and the Charter of  
the Bank.
- other information/documents stipulated by the law

\_\_\_\_\_  
Name, surname

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature



**Ստացական**

Սույնով հավաստում եմ, որ Էյչ-Էս-Բի-Սի Բանկ Հայաստան ՓԲԸ-ից ստացա հետևյալ փաստաթղթերը՝

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
( ) էջ  
( ) էջ  
( ) էջ

Ընդամենը՝ \_\_\_\_\_ ( ) էջ

**Acknowledgement of Receipt**

I hereby confirm the receipt of the following documents from HSBC Bank Armenia cjsc

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
( ) pages  
( ) pages  
( ) pages

Total \_\_\_\_\_ ( ) pages

\_\_\_\_\_  
*Անուն, ազգանուն*

\_\_\_\_\_  
*Ամսաթիվ*

\_\_\_\_\_  
*Ստորագրություն*

\_\_\_\_\_  
*Name, surname*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature*



## HSBC Bank Armenia CJSC Customer Complaint handling procedure

The scope of the subject procedure is the establishment of general rules and procedures for the handling of Customer Complaints.

Complaint should be considered as any expression of dissatisfaction by or on behalf of a client about provision of, or failure to provide a financial service by HSBC Bank Armenia CJSC (the Bank) which

- alleges financial loss, regulatory/compliance breach or any other material problem or presents a financial claim against the Bank,
- is handed by the customer to any branch of the Bank, has been sent by mail or received at [hsbc.armenia@hsbc.com](mailto:hsbc.armenia@hsbc.com) e-mail address.

Proper handling of customer complaints is of paramount importance, since it safeguards the legitimate interests of customer and as a consequence:

- The Bank's good reputation is protected;
- The Bank avoids possible civil actions by customers.

Customers who are willing to present a complaint to the Bank should be:

- Verbally informed that the complaint is considered to be presented only if it is handed by the Customer to any branch of the Bank, has been sent by mail or received at [hsbc.armenia@hsbc.com](mailto:hsbc.armenia@hsbc.com) e-mail address,
- Informed that the Customer is authorized to receive the Bank's internal Procedure on Handling Customer Complaints,
- Told the name and the contacts of the Bank employee with whom the Customer can liaise regarding any enquiries about the complaint,
- Provided with the "What to do if you have a complaint" form (Appendix 1),
- Provided with the Complaint Presentment form (Appendix 2).

The customer should acknowledge the receipt of the "What to do if you have a complaint" form in The Complaint Presentment form.

In cases when the complaint is received on the e-mail address mentioned above, the Bank shall immediately, but not later than the next business day send a message (receipt) to the Customer's e-mail address from which the complaint has been received mentioning the date on which the complaint has been received, the complaint identification number as well as "What to do if you have a complaint" form (Appendix 1).

In cases when the complaint is handed by the Customer in any Branch of the Bank, the Bank employee should fill in and provide to the Customer the receipt available in the bottom of the Complaint Presentment form, which should include the complaint identification number and the name and the contacts of the Bank employee with whom the Customer can liaise regarding any enquiries about the complaint.

In cases when the complaint is delivered to branch by mail and addressed to the Branch management, Branch staff has to register the complaint in Branch Complaint Register and assign



the complaint identification number to it. Afterwards the complaint should be passed to the unit dealing with customer complaints for further processing.

In cases when the telephone conversation with the Customer regarding the complaint is recorded, the Customer should be notified about that fact in advance.

“What to do if you have a complaint” form (Appendix 1) and the Complaint Presentment form (Appendix 2) should always be available on the Bank's website as well as visibly presented in the branches.

Customers who believe that the service(s) offered to them are not of a sufficiently high quality or that there is something wrong in their relationship with the Bank, can bring the issue to the attention of the Bank's relevant staf.

Staff is encouraged to deal with a verbal complaint as soon as a customer mentions his/her dissatisfaction, and must try to resolve the complaint immediately. A clear distinction must be made between complaints which allege financial loss, material distress and material inconvenience, and complaints arising from a minor error which can be remedied promptly. The verbal complaint which has not resulted in any financial loss, material distress or material inconvenience, but is the result of an administration error can be classified as minor and in general is resolved within 3 working days period. If the verbal complaint is not possible to resolve within 3 working days, the Bank should contact the customer via recordable line and provide an update on the process and advise regarding the extension of the complaint for additional 3 working days.

Customer complaints must be investigated thoroughly and promptly by an independent person, as they may indicate that service/procedural deficiencies or ineffectiveness have arisen. Another important reason for paying good and prompt attention to customer complaints is that they may be the first indication of serious irregularities or fraud.

As a general rule, all complaints should be handled by the employee responsible for processing the enquiries addressed to the Bank, while in separate cases complaints may be handled by the respective branch/department Managers receiving the complaint. An employee must never handle a complaint made against him/her.

The employee responsible for the handling of the complaint should record all complaints addressed to them in the appropriate Complaint Register, which should include:

- Complaint identification number (using MY\*0900\* format),
- Name/account number of the complainant,
- Date when the complaint has been received,
- Substance of the complaint,
- Name of the employee responsible for the complaint handling,
- Any correspondence between the Bank and the complainant, including how the complaint was resolved,

- Any reimbursement offered by the Bank, how it has been calculated and the response of the complainant to this offer,
- Date of the Bank's response.

Where litigation is threatened or instigated, the Compliance Officer and/or in-house Legal Counsel should be informed as early as possible and advice sought.

Employees responsible for complaints handling must:

- arrange a record of the complaint in the register,
- try to resolve the complaint and arrange the response to the customer as soon as possible,
- make all efforts to resolve the complaint within 10 business days from the date of the receipt,
- if the complaint is not resolved within 10 business days, a hold mail should be sent to the

Customer, which should include the reasons for the delay and the date of the final response.

The outstanding complaints must be reviewed weekly by the responsible employee. All outstanding issues over 10 business days must be notified to the Bank's respective business heads.

While receiving or processing the complaint the Bank cannot request from the customer any document that:

- is not required for the justification of the complaint or any underlying circumstances or for the identification of the customer, or
- is available to the Bank as a result of providing services to the customer and the information stipulated there has not changed as per customer's written request.

The responses to the Customers should be sent to the addresses or via telecommunication means mentioned by them. The response should be in Armenian, except for cases when another language has been agreed between the Bank and the Customer.

The final response sent to the Customer by the Bank should at least include the following information:

- The Bank's explicit position to satisfy, partially satisfy or decline the complaint,
- The reasoning for the appropriate decision,
- The name and contact information of the employee/department responsible for the handling of the complaint,
- Information, that in case of any questions regarding the outcome of the complaint, the Customer can contact the responsible employee/department,
- Information, that if not satisfied by the written response the Customer in order to protect his/her rights can apply to the court, to the Ombudsman of Financial System (certain



restrictions apply), to the Central Bank or to the Court of Arbitration if appropriate arbitration agreement is available,

- Information on the deadlines for applying to the Ombudsman of Financial System if the customer is not satisfied by the written response.

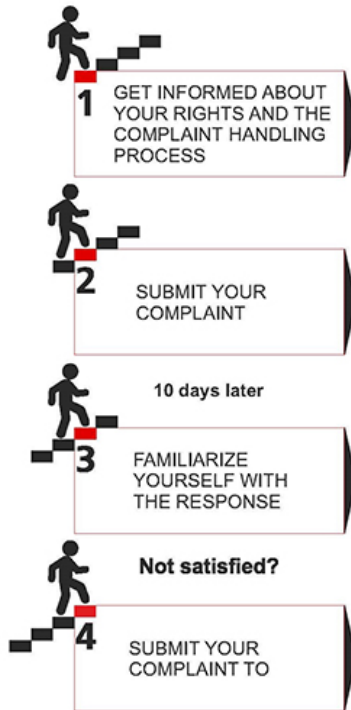
In case if the complaint is not-upheld or is partially upheld, “What to do if you have a complaint” form (Appendix 1) should be provided to the customer along with the written response.

Customer complaints register must be reviewed on a quarterly basis by the Regulatory Compliance Department to ensure that all customer complaints have been resolved and/or outstanding complaints are being dealt with.


**Important notice**

Central Bank of Republic of Armenia Board  
Decision No 225, dated from 28 July, 2009

Appendix 1

**WHAT TO DO IF YOU HAVE A COMPLAINT?**


*Each employee of the company should:*

- **Direct** you to the member of staff who can handle your complaint,
- **Provide** you with the necessary Company communication details (telephone number, email)

*The responsible employee of the Company should:*

- **Inform** you about your rights and the Company's procedure on handling complaints
- **Provide** the respective rules of the Company as well as the Complaint Application Form,

**HSBC Bank Armenia cjsc**

Present your written complaint to the responsible staff member or send to below mentioned addresses:

✉ [hsbc.armenia@hsbc.com](mailto:hsbc.armenia@hsbc.com)  
✉ 66 Teryan street, Yerevan 009, Armenia

- **Provide** your details to receive the reply.
- When handing the Form please **receive** and keep the receipt until the issue is completely resolved.

The Company makes the appropriate decision on the complaint (to satisfy, partially satisfy or to decline) within 10 business days.

In case of any questions, please contact Company's responsible person at:

☎ **+374 60 655 000**

**FINANCIAL SYSTEM MEDIATOR, if**

- If you are an individual customer,
- The complaint is concerning a service provided by the Company or you have monetary claim not exceeding AMD 10 million, or the complaint refers to information reflected in the credit report.
- You have not received a response within 10 days or the complaint resolution does not satisfy you,
- The complaint is not currently being examined by the court (or by the arbitration tribunal),
- Less than six months have passed since the receipt of the response from the Company,
- The action or inaction complained by you has taken place after 02 August, 2008

**FINANCIAL SYSTEM MEDIATOR SERVICES ARE FREE OF CHARGE**

(15 M. Khorenatsi Street, "Elite Plaza" Business Center, 7 th floor, Yerevan 00110, (37460) 701111, [info@fsm.am](mailto:info@fsm.am)).

**ARBITRATION TRIBUNAL**

- If you have signed an arbitration agreement with the Company, the disputes arising out of the contract signed between you and the Company are subject to settlement by arbitration tribunal.
- When signing a contract you have the right to refuse signing arbitration agreement and the Company must provide services to you.
- Remember, even if you have signed an arbitration agreement, you can still refer to Financial System Mediator, unless your claim is already being examined at arbitration tribunal.
- Financial system mediator is not authorised to examine the claim, if it is already being examined by the tribunal.

**CENTRAL BANK**

- You can also refer to the Central Bank of Armenia (6 V. Sargsyan street, Yerevan 0010, +374 10 592 697, [consumerinfo@cba.am](mailto:consumerinfo@cba.am))
- Please be informed that it is not the responsibility of the Central Bank to settle the disputes between You and the Company, however the Central Bank apply supervisory measures on the Company, if it becomes evident that the Company has breached the law.
- Central Bank does not have the right to publish information on supervisory measures applied.

**COURT**

- You can always file a claim to the court,
- The court decision cannot be reviewed by the Financial System Mediator.

**In case of questions refer to**

HSBC Bank Armenia cjsc, 66 Teryan street, Yerevan 0009, [hsbc.armenia@hsbc.com](mailto:hsbc.armenia@hsbc.com)



# Complaint Presentment Form

To   
*position*

*name, surname*

From   
*customer name, surname*

Complaint identification number   
*to be filled in by Bank employee*

## COMPLAINT

Large empty rectangular box with horizontal lines for writing the complaint details.

Hereby I confirm that I have been provided with the "What to do if you have a complaint?" document, Customer complaint handling procedure and the complaint receipt.

Mail or e-mail address to which the response should be sent

Customer telephone number

Date

Customer signature

.....

## RECEIPT

*is filled in by the Bank*

This Receipt is to confirm that on \_\_\_\_\_ 20\_\_\_\_

a complaint with \_\_\_\_\_ Identification Number has been received from Customer

\_\_\_\_\_. Please also be informed that in case of any questions

regarding the complaint You can contact Bank employee \_\_\_\_\_

by calling \_\_\_\_\_.

The signature of the bank employee receiving the complaint and/or Bank stamp \_\_\_\_\_ P.S.