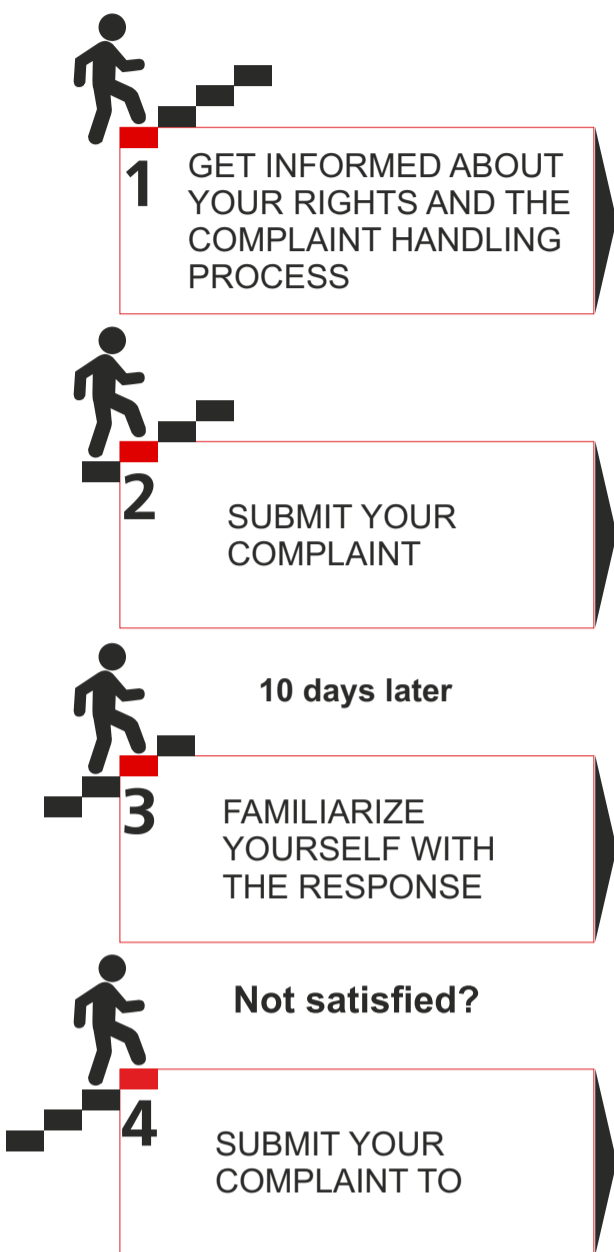




WHAT TO DO IF YOU HAVE A COMPLAINT?



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
- ✉ 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 0010, (37460) 701111, 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)
- 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.