Approved by the Shareholders' meeting of
"Invia Investments" CJSC
Dated on 05/05/2023

Chief Director of "Invia Investments" CJSC
Anahit Shakaryan



"Invia Investments"

Closed Joint Stock Company

RULES FOR COMPLAINT ACCOUNTING AND RETENTION

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The rules for complaint accounting and retention of "Invia Investments" closed joint stock company (hereinafter referred to as the "Company") is drawn up in accordance with the legislation regulating the securities market of the Republic of Armenia, normative legal acts adopted by the Central Bank of the Republic of Armenia and the Company's charter.

1. Concepts

1.1. The terms used in this regulation have the following meaning:

Central bank: Central Bank of the Republic of Armenia.

Consumer: a natural person, including an individual entrepreneur, who submitted a Complaint to the Company.

Complaint: A letter, application, complaint-demand submitted by the Consumer in written (including electronic) form, which contains a demand, dissatisfaction and which is addressed to the Company, refers to the latter's activities and/or the services provided by it.

Information database. An electronic document by the Company that reflects the information on received Complaints.

Regulation 8/07. Regulation 8/07 "Minimum conditions and principles of to the internal process of accounting, retention and registration of complaints addressed to the participants of the financial system" approved by the decision No. 200-N of the Central Bank Board dated on November 23, 2018.

2. The procedure for managing the information database

2.1. The database is managed by Ms Excell program.

2.2. The database consists of two registers, one of which keeps an individual record of received Complaints, and the other - a generalized record.

2.3. All received Complaints are stored in the database, regardless of their date of receipt.

2.4. In the register for individual complaints for each Complaint received shall be recorded the following information:

- 2.4.1. Serial number of the complaint,
- 2.4.2. The date of submitting the complaint,
- 2.4.3. The name and surname of the Consumer who submitted the complaint,
- 2.4.4. the name of the service through which the Complaint was received,
- 2.4.5. the topic to which the Complaint refers, according to the options listed in Clause 51 of Regulation 8/07, and if the given Complaint can be attributed to several topics, then the topic to which the content of the given Complaint corresponds most is chosen, and if the specified options do not match, then the brief subject of the Complaint is indicated in the appropriate box,
- 2.4.6. The fact that the Complaint is of a property or non-property nature,
- 2.4.7. The date of providing the response to the Complaint to the Consumer,
- 2.4.8. Complaint satisfaction status (satisfied, partially satisfied or rejected);
- 2.4.9. The total amount paid and payable to the Consumer as a result of the Complaint,
- 2.4.10. Note that the Complaint rejected by the Company has been satisfied by the Financial System Mediator, the court or the Arbitration Tribunal,
- 2.4.11. Note that there has been a settlement through the financial system mediator.

2.5. The records of the receipt of the Complaint, as well as each subsequent change in its status, are made in the register of individual complaints until the end of the working day following the receipt of the Complaint or each change of status.

2.6. The general register of complaints is maintained in accordance with the procedure defined by Regulation 8/07 and in accordance with the structure defined in Form 4 of Annex 1 of Regulation 8/07.

2.7. At the request of the Central Bank and within the period specified therein, the Company is obliged to electronically provide the Central Bank with the information regarding the Complaints addressed to it, in the format defined by Form 4 of Appendix 1 of Regulation 8/07.

3. Final provisions

3.1. Amendments and additions to these rules are approved by the general meeting of the Company's shareholders (unless otherwise specified by the Company's charter) and enter into force upon proper notification to the Company's employees, which must be carried out within five working days from the moment of approval by the Competent body.

3.2. These rules come into force from the moment of state registration of the Company.