WHAT TO DO IF YOU HAVE A COMPLAINT?



Each employee of the Company should:

- **Direct** you to the member of staff responsible for complaint handling.
- **Provide** you the necessary communication details of the Company (telephone number, e-mail address).

The responsible employee of the Company should:

- **Inform** you about your rights and the process of complaint handling.
- **Provide** you the rules of the Company, as well as the Complaint presentment form.



CJSC "Invia Investmensts"

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

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

- **Provide** your details to receive the response.
- **Ensure** your complaint is received and **keep** the receipt until the issue is completely resolved.



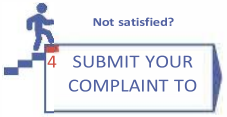
FINANCIAL SYSTEM MEDIATOR, if:

- **You are an individual customer, an individual entrepreneur (micro-entrepreneur) or a legal entity, including a guarantor, a pledger or a person who has a claim with regards to security measures (e.g. pledge),**
- **The complaint is concerning a service provided by the Organization or you have a monetary claim (not exceeding AMD 10 million), or the complaint is related to credit history,**
- **You have not received a response within 10 business days or the complaint resolution does not satisfy you,**
- **The complaint is not currently being examined by the Court or by the Arbitration tribunal or by Financial System Mediator,**
- **Less than 6 months have passed since the receipt of the response from the Company,**
- **The action or the inaction claimed by you has taken place after 02 August, 2008.**

FINANCIAL SERVICE MEDIATOR SERVICE IS FREE OF CHARGE

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

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ARBITRATION TRIBUNAL

- **If you have signed an arbitration agreement with the Company, the disputes arising 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 in case of arbitration agreement existence, you can still refer to Financial System Mediator, unless your claim is already being examined at Arbitration tribunal.**
- **Financial System Mediator is not authorized to accept the claim, if it is already being examined by the Arbitration tribunal.**

COURT

- **You can always apply to the court.**
- **The decision made by the court cannot be reviewed by Financial System Mediator.**

CENTRAL BANK

- **You can also refer to the Central Bank of Armenia and receive a response to your complaint within 15 business days. (6 V. Sargsyan street, Yerevan 0010, +374 592 697, consumerinfo@cba.am):**
- **In case your complaint is within jurisdiction of other institutions, the Central Bank will direct your claim to them.**
- **The Central Bank advises to apply to the Company with your complaint first (Step 2):**