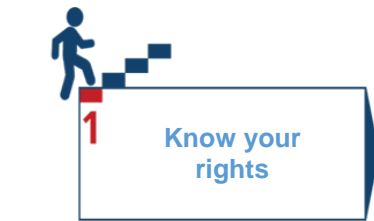
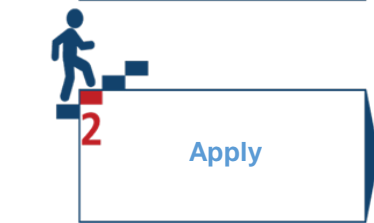




WHAT TO DO IN CASE OF A COMPLAINT?

 <p>1 Know your rights</p>	<p>Every employee of the Amundi-ACBA is obliged to:</p> <ul style="list-style-type: none"> • Refer you to an employee dealing with complaints. • Provide with communication information (Phone number, e-mail address). 	<p>The responsible employee is obliged to:</p> <ul style="list-style-type: none"> • Inform about your rights and the compliant examination process, • Provide with the appropriate rules of the organization and the application form.
 <p>2 Apply</p>	<p>Amundi-ACBA Asset Management</p> <p>Submit a written complaint to the responsible employee or send it to the following addresses: info-armenia@amundi.com 10 V. Sargsyan, premises 100-101, Yerevan 0010, RA + 374 11 31 000 00</p> <p>You can also submit your complaint via Financial Mediator.</p>	<ul style="list-style-type: none"> • Specify your details to get the answer. • Be sure your complaint is well received and keep the receipt confirmation until the final solution is held.
<p>10 days later</p>  <p>3 Learn about the response</p>	<p>The organization takes a decision on the complaint within 10 working days (to satisfy, to partially satisfy, to reject).</p>	<p>If you have any questions, please contact the person in charge.</p>
<p>Not satisfied</p>  <p>4 Apply</p>	<p>TO THE MEDIATOR OF THE FINANCIAL SYSTEM, if:</p> <ul style="list-style-type: none"> • You are an individual, an individual entrepreneur who is a micro-entrepreneur or a legal person, including also a guarantor, mortgagor or other person who has a mortgage related complaint. • The complaint concerns the service provided and you have a monetary claim (up to 10 million AMD), or the complaint relates to the credit history. • You have not received a response within 10 working days or you have not received a response at all. • The complaint is not examined in court or in the arbitral tribunal or by Financial System Mediator • Less than 6 months have passed since the answer. • The protesting action or inaction took place after August 2 of 2008. 	<p>ARBITRATION MOVEMENT</p> <ul style="list-style-type: none"> • If an arbitration agreement has been signed between you and the organization, the disputes between you are subject to resolution by the arbitral tribunal. • When concluding the contract, you have the right to refuse the arbitration agreement; in that case, the organization is obliged to provide you with a service accordingly. • Remember, even if there is an arbitration agreement, you can apply to the Financial System Mediator until the complaint is examined in the tribunal. • The Mediator is not authorized to accept the complaint if it is already being examined in the tribunal.
	<p>THE SERVICES ARE FREE OF CHARGE Yerevan 0010, M. Khorenatsi street 15, Elite Plaza business center, 7th floor, +374060 701111</p>	<p>COURT</p> <ul style="list-style-type: none"> • You can always go to court. • The court's decision is not subject to review by the Financial System Mediator.

CENTRAL BANK

- You can also apply to the Central Bank and your complaint will be answered within 15 working days. (Yerevan 0010, V. Sargsyan 6, +374 10 592 697, consumerinfo@cba.am)
- If your complaint is within the jurisdiction of other institutions/structures, the Central Bank will direct your question to their domain.
- The Central Bank advises to apply to a financial organization with your problem first (step 2).

In case of questions apply

“Amundi-ACBA Asset Management” CJSC, RA, Yerevan 0010, Vazgen Sargsyan 10, 100-101 premises, (+374 11) 31-00-00, info-armenia@amundi.com