

User Rights

PROCEDURE FOR EXAMINATION OF CLAIMS SUBMITTED BY CUSTOMERS AND THE PROCEDURE FOR MAKING DECISIONS WITH THEIR RESULTS AND DEADLINES

- 1.1 Customer complaints are accepted at the Company's head office or online through the Company's official website.
- 1.2 Complaints must be submitted to the Director of the Company, must be signed by the applicant, indicating the contact details of the applicant (name, surname, address, telephone number, other means of communication).
- 1.3 Complaints based on anonymous or false information are considered invalid and are stored in the relevant department of the Company with the appropriate signature.
- 1.4 Properly submitted complaints to the Company are registered by the Customer Service Specialist, after which, in accordance with the current procedure, on the instruction of the Director of the Company, they are transferred to the employee coordinating the issue that is the subject of the complaint.
- 1.5 The relevant employee of the company prepares the received application-complaint with his/her immediate supervisor with the legal advisor of the company who prepares a written answer in due time, which must be checked and signed by the director of the company.
- 1.6 In order to eliminate the reasons for filing an application-complaint, the Director of the Company, with the participation of a legal advisor, organizes a discussion of the application-complaint, the latter's written response and as a result of the discussion, makes the necessary decisions on measures to be taken.
- 1.7 The company is obliged to consider the Customer's complaint if it has been submitted within 1 (one) year from the moment the Customer knew or could have known about the violation of his/her right.
- 1.8 Complaints are reviewed and Answers are submitted to Customers within 10 (ten) working days from the date of receipt of complaints.
- 1.9 The response to the complaint is sent by mail or delivered to the Client by hand, providing a copy of the response to the Legal Advisor.



submitting the transaction, a receipt provided by the Company, the completely undamaged original, without any traces of mechanical impact.

1.11 In case the Company's complaints are beyond the Company's competence, the applicant will be notified within 5 (five) working days after receiving the complaint.

1.12 The Company's Legal Advisor is responsible for the relationship with the Financial System Mediator.

1.13 In case of receipt of the Company's response or in case of non-response within the established period, the Customer has the right to submit a complaint to the Financial System Mediator.

1.14 Within 14 (fourteen) working days after receiving the copy of the Customer's Complaint submitted to the Financial System Mediator by the Financial System Mediator, the employee who made the appealed transaction together with the Company's Legal Advisor submits written explanations, clarifications or financial objections to the Financial System Mediator. Other documents required by the system mediator.

1.15 The Company may apply to the Financial System Mediator for an additional period of 7 (seven) business days specified in clause 7.14 of the Regulation.

1.16 After receiving the notification on the made decision on the basis of a complaint-claim from the Financial System Mediator, the Director of the Company organizes a discussion of that decision with the participation of a legal advisor.

1.17 Board of the Central Bank of the Republic of Armenia 28.07.2009 The provisions of Regulation 8/04 approved by Decision No. 225-N shall be deemed to be incorporated in the Regulations.

1.18 This procedure approves the complaint form Appendix 1.

1.19 This procedure approves the dispute resolution summary in accordance with Appendix 2.

Appendix 1

PROCEDURE FOR EXAMINATION OF CLAIMS SUBMITTED BY CUSTOMERS, THE PROCEDURE FOR MAKING DECISIONS WITH THEIR RESULTS AND DEADLINES

"MEPAY" LLC

Director: Hrachik Kochinyan

Customer: _____

Customer address: _____

Customer email: _____

Customer passport data: _____

Customer phone number: _____

_____ 2021 year



2.	Transaction type:	
3.	Amount (letters and numbers)	
4.	For electronic money accounting	

Complaint content:

Please,

How to get an answer (phone, email, mail)?

Customer signature

Phone number of "MIPAY" LLC	
Name, surname of the responsible employee	
Signature of the responsible employee	
Date of receipt and approval of the complaint	

Appendix 2:



1. Get to know your rights

Every employee of the organization is obliged to:

- Refer you to a complaint officer.
- Provide contact information (phone number and email).

The complaint officer is obliged to:

- Inform about your rights and complaints process.
- Provide relevant rules and a complaint form.

2. Complain

Submit a complaint form to the complaint officer or send it to the following address:

- Enter your details to get the answer.
- Take the receipt and keep it until the issue is completely resolved.

After 10 days

3. Read the decision

The organization makes a decision on the complaint (satisfy, partially satisfy, reject) within 10 working days.

If you have any questions, please contact the complaint officer.

Not satisfied

4. Apply

To the Financial System Mediator if:

- You are an individual,
- The complaint relates to the service provided and you have a monetary claim (up to 10 million AMD) or the complaint relates to the information included in the credit report,
- You did not receive an answer during 10 working days or you are not satisfied with the answer,
- The appeal is not heard in court or in an arbitral tribunal,
- Passed less than 6 months after the answer,
- The complained action or inaction took place after August 2, 2008.

Services are free of charge

(“Elite Plaza” Business Center, 7th floor, 15 M. Khorenatsi str., Yerevan 0010, Armenia Tel. (+374 60) 70-11-11 E-mail: info@fsm.am)

To the Central bank



If your complaint falls within the jurisdiction of other institutions, the Central Bank will redirect your question to their domain.

- The Central Bank advises you to contact your financial institution first

To the Arbitration tribunal

- If an arbitration agreement has been entered into between you and your organization, the Arbitral Tribunal shall settle disputes arising between you.
- When concluding a contract, you have the right to withdraw from the Arbitration Agreement. The organization is obliged to provide you with a service.
- Remember, even if you have an arbitration agreement, you can go to the Financial System Mediator until the appeal is heard in the tribunal.
- The Financial System Mediator is not authorized to hear the complaint if it is already being heard in the tribunal

To the Court

- You can always go to the court
- The court decision is not subject to review by the Financial System Mediator

Contact us

Phone number

+374 60 544 000

E-mail

info@moons.am

Address

**53/66 Baghramyan street, Yerevan, Armenia
MEPAY LLC**





Terms and Conditions

User Rights

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