The process for acceptance and consideration of complaints

Instruction 1.0

1.1. This instruction regulates the process for acceptance Client complaints, their registration and consideration in the "SEF International UCO" LLC (hereinafter: the Company).

1.2. In the context of this instruction Client is a person who uses services or applies to use the services provided by the Company or uses the Company's website, pages on social networks or applications provided for mobile devices.

1.3. In the context of this instruction:

1.3.1. complaint-request is considered any written record submitted to the Company, regardless of its name, which is associated with the services provided by the Company and contains a property claim.

1.3.2. complaint-report is considered any information, oral or in writing, provided to the Company, which relates to any activity of the Company and does not contain property claim or discontent.

1.3.3. feedback is considered an opinion of any nature expressed in any way with respect to the Company, which does not contain the features specified in clauses 1.3.1 and/or 1.3.2. Feedback can be obtained from any sources, including using social networks and mobile applications of the Company.

1.4. Complaint in this Instruction denotes both complaint-request and complaint-report.

2. Acceptance of the complaint-request

2.1. A complaint-request is considered accepted if it is submitted in writing by one of the following means:

- By hand - in any of the branches or in the head office of the Company
- Via postal service
- Via Email.

2.2. The complaint must be submitted by filling out the application form or in a free-form and should include at least:

- Name, surname, patronymic of the Client
- Client passport data
- Client's postal address
2.3. In cases when a client approaches any employee at the head office of the Company or at a branch and tells that s/he her/him to a specialist responsible for receiving complaints.

2.4. If a complaint is received by a phone, the call is transferred to the responsible employee. Moreover, all received calls are recorded, if technically possible.

2.5. The list of responsible employees on the issue of complaints is approved by the Director of the Company.

2.6. If Client's complaint complies with clause 1.3 of this instruction, then it is accepted and considered in accordance with clauses 2.7-3.9 of this instruction.

2.7. The responsible employee orally informs Client about the requirements of clauses 2.1 and 2.2.

2.8. The responsible employee orally invites client to get acquainted with this instruction on the Company's website, or in any branch or by handing over a hardcopy in person.

2.9. The responsible employee also provides the client with a hardcopy (or, in case of phone call, informs on availability on Company's website) of documents:
   - "What should you do if you have a complaint?" form,
   - Application form for submitting a complaint (according to Appendix 1).

2.10. In the case of receiving a complaint-request in person, the responsible employee immediately provides Client with an acknowledgement of receipt of complaint-request (per Appendix 2) and makes an entry in the register of all complaints (per Appendix 3).

2.11. In case of receipt of a complaint-request in electronic form, the employee within one working day confirms the receipt of the complaint-request by a response letter (per Appendix 2) and makes an entry in the complaints register (Appendix 3).
2.12. In the event that a complaint was received via a mobile or electronic application, launched by the Company, or via Company’s page on a social network, and it complies with clause 1.3 of this instruction, the responsible employee for this method of communication informs the client about the requirements of clauses 2.1 and 2.2, and also offers to get acquainted with this instruction on the website of the Company.

3. Consideration, response and recording of complaint-requests

3.1. On a very day of receipt of a complaint-request, responsible employee transfers it to Documentation Flow (DF) Specialist – in hardcopy or scanned form. On the same day DF specialist sends the complaint-request to Director / Deputy director of the Company.

3.2. Based on content of the complaint-request, Director/Deputy director appoints employee(s) responsible for considering, presenting and preparing a response to Client, who is/are given the complaint-request by the DF specialist the same day.

3.3. The responsible employee prepares the response to the complaint-request, if necessary, examining it with the heads of structural unit(s) associated with the complaint.

3.4. The final response to the complaint-request is coordinated with all employees specified in clause 3.3 and is approved by the Director/Deputy director.

3.5. The response to the complaint-request is worded on the corresponding form (per Appendix 4). The “What should you do if you have a complaint?” form should be attached to the response.

3.6. The response to the complaint-request is sent to the client’s postal address, indicated in the Complaint; in case of electronic complaint-request - in electronic form, by e-mail.

3.7. Employee responsible for preparing a response to a complaint-request ensures that the response is sent to Client no later than within 10 working days after
3.8. The responsible employee also sends the information on complaint and the response to Social Responsibility specialist.

3.9. The Social Responsibility Specialist registers and stores all information regarding complaints received at the Company in the Complaints register (per Appendix 3).

3.10. Submitted complaints and documents evidencing the response to them are stored in the Company for at least 5 years.

4. Acceptance and registration of complaint-reports

4.1. If a Client complaint corresponds to clause 1.3.2 of this instruction and does not contain features specified in clause 1.3.1, then it is accepted and considered in accordance with clauses 4.2-4.7 of this instruction.

4.2. Employee, responsible for accepting complaints, orally informs Client about the requirements of clauses 2.1 and 2.2 and warns, that if a complaint is presented orally, a mandatory response is not assumed.

4.3. The responsible employee listens the complaint-report and, if necessary, accompany Client to the relevant employee.

4.4. In case of receiving an oral complaint, the responsible employee shall record it in the Complaints register (per Appendix 3).

4.5. If the complaint-report was received using a mobile or electronic application launched by the Company, or via social network page of the Company, then the responsible employee will respond to client according to “Client Service Excellence” instruction.

4.6. Responsible employee records the complaint-report in the complaints register (per Appendix 3).

4.7. Responsible employee sends the information on complaint in hardcopy and/or electronic
5. Registration, processing and storage of feedback

5.1. Each employee of the Company, upon receiving a feedback from any source and any type, sends it via e-mail to the Social Responsibility specialist during one business day.

5.2. Social Responsibility specialist records the feedback/proposal in the general register and informs the head of the relevant unit about the content of the proposal.


6.1. This instruction comes into force according to Director's order.
«ՍՀՀ Հանրապետությունը Նոր» ՍՄ
տորոգի: ք. Հայրապատում

________________________
(Սովոր Զառնասինի քարտահամ)

Անձնանում: Ն________________________
Զարգաց: __________________________
Հնարամու: __________________________

Պութթուն

________________________
(Սովոր Զառնասինի քարտահամ)

________________________
(Սուրենդումիների)
Appendix 1.

To: «SEF International UCO» LLC
CEO: G. Gevorgyan

From: ____________________________
        (First Name, Last Name)

        Passport ID: ________________

        Address: ______________________

        Tel: ___________________________

Complaint

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

_____________________________  ______________________________
        (First Name, Last Name)       (Signature)

_____________________________
        (Date)
Providing a receipt issued to the client submitting the complaint-request, and registration of the complaint-request

1. When accepting any complaint-request submitted manually, the Responsible employee provides a receipt, by following these steps:
   - Makes a photocopy of the complaint-request (if it is presented in a closed envelope, then the front side of the envelope)
   - Writes down on the photocopy a registration number of the complaint-request and the date of receipt.
   - Signs on the photocopy and writes down name, surname.
   - Photocopy is provided to customer.

2. If complaint is received by e-mail, the "What you should do if you have a complaint?" form is attached to the letter confirming receipt of the complaint. The content of the letter follows the following form:

   "Thank you, your complaint has been accepted!"
   Complaint number: xxxxx
   Date Received: xxxxx
   We inform you that you can familiarize yourself with the procedure for accepting and resolving complaints from clients of SEF International UCO LLC on the company's website: www.sef.am

   The form "What you should do if you have a complaint?" is attached.

3. The registration number of the complaint-request consists of six symbols, first three of which indicate the code of the branch where the complaint was submitted (if submitted by e-mail - the head office code), and the last three digits indicate sequential number of the complaint accepted in the current year. E.g. Y20-001

4. Responsible employees should register complaint-requests received at head office or at branches in their log in accordance with Appendix 3.
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### Complaints Register

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<tr>
<th>Number</th>
<th>Date</th>
<th>Type</th>
<th>Registration number (in case of complaint-request)</th>
<th>Lost type</th>
<th>Complaint type</th>
<th>Summary</th>
<th>Request type</th>
<th>Customer's NS (if available)</th>
<th>Customer phone number (if available)</th>
<th>Date of response</th>
<th>Type of response</th>
<th>Responsible officer for the response</th>
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Հայտնություն

Հայրենիքը (Անվան Նամակային Ուղիղ), "Անվան Նամակային Ուղիղ" ՄԱԱ-ում, տեղադրվելու և գրանցվելու համար (xx.xx.xx.xx առաքելություն) կենտրոնական Ն (Ք) Քաղաք, տուն 12
(առաքելություն պաշտոնական տարբերակների/ամբողջ պաշտոնական տարբերակների/տեղեկ) էջ:

Առաքելության համար հիմնանում է համագրված հետազոտություններ:

Առաքելության, հիմնականում տարած 2ր ամսագրերի ընթացքում այս համագրված հետազոտությունների մասին, բացի եղել է նաև այդ գիտակրթության

Հետազոտության, գրանցված են ՀՀ համագրավորական տեղեկչությունը:

Stotbų ______________________________ Զ.Պատրաստի
Response to complaint

Dear (Name, Surname), LLC “SEF International UCO”, having received and examined your complaint N (xxxxx), submitted (date: xx.xx.xxxx), made a decision to (fully satisfy / partially satisfy / refuse) it.

The following circumstances served as the basis for the decision:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

In connection with this letter, as well as on other issues, you can contact us (Name, surname, position, phone number, email address).

If you are not satisfied with the answer to your complaint, then please read the attached form “What to do if you have a complaint” to find out terms and structures to which you can apply.

CEO: __________________________ G. Gevorgyan