

CONSUMER RIGHTS

This section provides information regarding the procedure for submitting complaints/claims to "Cube Invest" CJSC (hereinafter referred to as the "Company"), applying to the Financial System Mediator, and obtaining information about the Company as prescribed by law.

1. Submission of complaints/claims to the Company

1.1. Internal legal act regulating the review of complaints/claims

The process of receiving, reviewing, and providing a final response to customer complaints/claims within the Company is regulated by the Company's "Procedure for the Submission and Consideration of Client Complaints" (hereinafter referred to as the "Procedure").

You may review the Procedure in the "Internal Legal Acts" section of the Company's website at <https://cubeinvest.am/internal-legal-acts>, as well as at the Company's head office.

Upon your request, the Company can provide you with the Procedure in person.

1.2. Methods and Means of Communication for Submitting Complaints/Claims

Complaints/claims shall be submitted to the Company in writing via any of the following methods:

- **in person at the Company's head office:** (10 V. Sargsyan St., Yerevan, RA) on business days between 9:30 and 18:00,
- **by mail to the address:** "Cube Invest" CJSC, 10 V. Sargsyan St., Yerevan, RA,
- **by e-mail to:** info@cubeinvest.am

For information regarding the submission and review of complaints/claims, you may call +374 11 800 810.

2. Financial System Mediator

2.1. Right to Apply to the Financial System Mediator

In accordance with the Law of the Republic of Armenia "On the Financial System Mediator," an individual, as well as an individual entrepreneur or a legal entity classified as a micro-enterprise subject under the Tax Code of the Republic of Armenia, has the right to submit claims arising from a transaction concluded with the Company to the Financial System Mediator.

The Financial System Mediator examines property claims not exceeding 10 (ten) million AMD or the equivalent amount in foreign currency. You may apply to the Financial System Mediator within six months from the date you received the Company's final written response, or from the date the deadline for providing a final response expired without you receiving a response. The services of the Financial System Mediator are free of charge.

2.2. Office of the Financial System Mediator

Location: 7th Floor, "Elite Plaza" Business Center, 15 M. Khorenatsi St., Yerevan 0010, RA

Working hours: Monday to Friday, 09:00–18:00; break: 13:00–14:00 (the claims intake team also works during the break)

Phone number: (+374 60) 70-11-11

E-mail: info@fsm.am

Website: www.fsm.am

Online claim submission: <https://fsm.am/submit-claim>

3. Right to obtain information about the Company

Any person has the right to obtain copies of the information specified in Articles 16 and 120, and Part 1 of Article 126 of the RA Law "On the Securities Market."

Fee: Free of charge.

Timeframe: The working day following the day the request is submitted. The prospectuses are also available in the "Prospectus" section of the Company's website: <https://cubeinvest.am/prospectus>.

Information is provided upon written request. Requests may be submitted:

- **in person at the Company's head office:** 10 V. Sargsyan St., Yerevan, RA,
- **by mail to:** "Cube Invest" CJSC, 10 V. Sargsyan St., Yerevan, RA,
- **via email to:** info@cubeinvest.am.

A printed copy of the prospectus is provided at the Company's head office or sent to the postal address specified in the request. At the request of the person submitting the inquiry, the prospectus may also be provided electronically.