

Customers Complaints Handling Rules

Customers Complaints Handling Rules (hereinafter – the Rules) provide for the procedure for the handling of applicants' complaints by UAB European Merchant Bank (hereinafter – EMBank).

The following terms are used in the Rules:

“Customer” shall mean a natural or legal person to whom the Bank provides financial services.

“Applicant” shall mean a person who makes a written request to EMBank (*including, but not limited to, through a fully authorized third party*) that his/her rights or legitimate interests have been violated with respect to the services provided or agreements concluded by EMBank.

“Complaints” shall mean a written request addressed to EMBank stating that a customer's (*existing or terminated*) rights or legitimate interests have been violated in relation to the services provided or contracts concluded by EMBank.

A complaint can be submitted as per following ways:

- a signed written complaint to the address of the EMBank's registered office at Gedimino ave. 35, Vilnius LT-01109, Lithuania,
- an electronically signed complaint by e-mail to customercomplaints@em.bank, or
- by filling in the section <https://em.bank/customer-complaint-form/> “Customer Complaint Form” on web site of EMBank.

The following data must be indicated in the complaint:

- Name, surname/company name.
- Date of birth or personal number/company identification number of a natural person or a legal entity, whose rights have been violated.
- Name, surname, personal number or date of birth, address and other data of the person, who has submitted the claim, for the purposes of communication (contact address, if it does not coincide with the residential address, telephone number).

- Date of execution and the reasons for addressing EMBank (which rights and contracts have been violated) and the grounds of the violation, as well as the ways to eliminate the violation.
- Documents evidencing the specified circumstances must be attached. If the circumstances specified in the claim are related to a concrete contract concluded with EMBank, the date and/or the number of the contract.
- The method of submission of the response.

The Complaint can be submitted in Lithuanian or English. Complaints shall be examined in Lithuanian or in English (if so agreed between the Client and EMBank).

The Complaint will be investigated only after above-mentioned information are provided.

The Complaint will be examined within 15 (fifteen) business days from the date of receipt of the complaint (or submission of the revised information, if such a request was made by the Bank and a response will be provided as soon as possible, but no later than within 30 calendar days.

Complaints shall be handled quickly, efficiently, professionally and fairly.

All customers shall have the right to address a complaint without any fee or commission being charged.

Customers are informed in the same way they have sent the complaint to EMBank or the way customer instructs EMBank to respond to.

The Bank shall be free not to handle anonymous, unsigned and illegible Complaints, as well as Complaints that do not contain sufficient data identifying the Applicant.

The Complaint may be submitted by a legal representative of the Applicant.

Any disputes between consumers and participants of the financial market arising out delivery of financial services can be: (i) resolved by the Bank of Lithuania, so if you disagree with the Bank's answer, you may contact the Supervision Board of the Bank of Lithuania (address Žalgirio g. 90, LT-09303 Vilnius, <https://www.lb.lt>) and (ii) examined by entities other than the Bank of Lithuania, the State Consumer Rights Protection Authority is a body conducting extrajudicial proceedings (Vilniaus g. 25, LT-01402, Vilnius, <https://www.vvtat.lt>).

In case any dispute arises in connection with the personal data security or data privacy, the State Data Protection Inspectorate is a body conducting extrajudicial proceedings (L. Sapiegos g. 17, 10312 Vilnius, <https://www.ada.lt>). In all cases, you can also defend your rights before the courts following the procedure established by acts of law.