

Customers Complaints Handling Rules

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

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 the Bank (*including, but not limited to, through a fully authorized third party*) that its rights or legitimate interests have been violated with respect to the services provided or agreements concluded by the Bank.

“Complaints” shall mean a written request addressed to the Bank 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 the Bank.

Complaint can be submitted as per following ways:

- a signed Complaint to the address of the Bank'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” in web pages of the Bank.

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 the EMB (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 the Bank, 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 the Bank.

The Complaint will start to run only after above 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 within same timeline). Where, due to reasons outside the Bank's control, the response cannot be submitted within 15 (fifteen) business days, a non-final response shall be submitted within this period. It will specify the reasons for the delay and the term before which the Applicant will receive the final response, which shall not exceed 35 (thirty-five) business days.

All complaints shall be handled objectively and transparently within the framework of corporate ESG governance principles. In this framework, all communication with the customers shall be coherent and transparent, fair, clear, and accurate. All complaints shall be followed in order to anticipate possible complaints, prevent their occurrence, and identify emerging trends and their roots.

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

Applicants are informed in the same way they have sent the complaint to the Bank or the way they instructed the Bank 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 representative of the Applicant.

If the response of the Bank does not satisfy the Applicant, who can be considered as the consumer in line with the legal acts (hereinafter referred to as the Consumer), or if the Consumer did not receive the response within 15 (fifteen) working days, the Consumer shall have the right to address the Bank of Lithuania, address: Totorių g. 4, 01121, Vilnius, Internet website www.lb.lt, within 1 (one) year as of the date the Consumer addressed the Bank regarding the extra-judicial claim handling in line with the procedure specified in the legal acts of the Bank of Lithuania. The requirements for the claim and the submission procedure are stipulated in the Republic of Lithuania Law on the Bank of Lithuania. The entity of extra-judicial settlement of disputes between consumers and the Bank, which are not related to financial services, is the State Consumer Rights Protection Authority, address Vilniaus g. 25, LT-01402, Vilnius, internet website: www.vvtat.lt. The requirements for the claim and the submission procedure are stipulated in the Republic of Lithuania Law on Consumer Right Protection.

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.