

# Rules for Filing and Processing Client Claims (Complaints)

The Rules for Filing and Processing Client Claims (Complaints) (hereinafter referred to as the Rules) determine the requirements for filing, processing and responding to Client claims (complaints). The purpose of the Rules is to organize the process of Client claims (complaints) management in a fair, efficient and proper manner.

## **General Terms:**

*Institution* – “UAB Alternative Payments” incorporated in the Republic of Lithuania, number 303429748, whose registered office is at Šiaulių g. 10-32, LT-01134 Vilnius, Lithuania.

*Client* – a merchant (legal entity) who has registered in the Merchant Portal and created an Account *Claim (complaint)* – a written request submitted by a Client to the Institution, where the Client indicates that the rights or legitimate interests of the person, related to the services provided by the Institution or concluded agreements, have been violated, and requests to meet his/her requirements.

*Claims (complaints) examination* – the activity of employees of the Institution, including acceptance and registration of claims (complaints), issue determination, preparation of a response and its provision to a Client.

*Claim (complaint) register* – a journal where all claims (complaints) of Clients obtained directly from the Clients, by mail, email or through other electronic means are registered.

*Response* – a written reply to a Client's questions and/or demands.

*User* – a natural (private) person who uses services of the Institution for purposes which are outside of his/her trade, business or professional activity.

The provisions shall not apply where:

- The activity of the Institution which is not regulated by special laws or supervised by the Bank of Lithuania is indicated in the Client's claim (complaint)
- The Institution is not responsible for the execution of the activity indicated in the Client's claim (complaint).

## **Filing claims (complaints)**

The Client may file a claim (complaint) in the following ways:

- At the Institution Office at Šiaulių g. 10-32, LT-01134 Vilnius, Lithuania, by filling in the claim (complaint) and providing it to an employee
- By sending a letter by mail to Šiaulių g. 10-32, LT-01134 Vilnius, Lithuania By sending an email to support@alternativepayments.com

In their claim (complaint), the Client must specify:

- The name, surname or company name
- The address of the Client
- The date of filing the claim (complaint)
- The essence of the claim (complaint), i.e. the person's rights or legitimate interests that have been violated
- The Client's requirements to the Institution
- Other available documents relating to the claim (complaint), if needed
- The applicant's contacts: phone number or email address
- If at least one of the required requisites is missing, the Institution has the right to request the Client to complete the claim (complaint).

## **Processing claims (complaints)**

Claims received are recorded in the Register of claims (complaints), which must include the following verified data:

- The Client's name, surname or company name
- The address indicated in the claim (complaint)
- The date and the method of receipt of the claim (complaint), name of the employee who has accepted the claim
- A summary of the claim (complaint)
- The Institution's service or its part which is the subject of the claim (complaint)
- The date of response to the Client
- Final result (decision) of the claim (complaint) examination.

A claim (complaint) shall not be accepted or processed, if:

- The claim (complaint) does not comply with the requirements set out above
- Incomplete, unreadable or unclear information is provided in the claim (complaint). A responsible employee of the Institution must request the Client to clarify the information, if possible.

A Client's claim (complaint) shall be processed in accordance with the law of the Republic of Lithuania and the principles of respect for persons, integrity and justice.

Claims (complaints) are processed and responses shall be provided in accordance with the following order:

- If the Client is a User, the Institution shall examine the claim not later than within 15 (fifteen) business days as of its receipt at the Office, unless the Institution cannot provide the answer within 15 (fifteen) days due to reasons beyond its control. In this case the Institution shall provide the User with a non-final response, indicating the reason for the delay and the deadline for submitting the answer. Either way, the deadline for providing the final answer shall not exceed 35 (thirty five) business days;
- If the Client is not a User, the Institution shall examine the claim not later than within 30 (thirty) days as of its receipt at the Office, unless a different time limit is determined by the relevant additional documents, or information, or other mandatory acts related to services of the Institution (e.g. payment card rules of international organizations).

If a claim (complaint) cannot be examined within the periods referred above of the present Rules, the Client shall be informed of the reason and asked to provide additional information, if needed. It shall be specified to the Client when a response to their claim (complaint) is to be provided. After a claim (complaint) has been examined, the decision as to its reasonableness shall be put in writing, i.e. the Client is provided with a written response. When a Client's claim (complaint) is not satisfied or is satisfied partially, the reasons for the refusal to satisfy the claim (complaint) of the Client, as well other remedies, including but not limited to possible dispute resolution means and rights, shall be indicated in a response to the Client. A response to the Client shall be provided via the same channel the claim (complaint) has been received, unless otherwise indicated by the Client. Client claims (complaints), materials, documents related to examination of these claims (complaints) and a response provided to the Client shall be stored not less than 3 years as of provision of the last response to the Client.

### **Final provisions**

These Rules are publicly available at the website of the Institution. If a Client is not satisfied with the decision made by Institution, the Client shall have the right to use other legitimate remedies and to submit a complaint to the Bank of Lithuania, in the order stipulated by the Law on the Bank of Lithuania, the Law on Consumer Protection, and the Rules of the Procedure for the Out of Court Settlement in the Bank of Lithuania of Disputes between Consumers and Financial Market Participants, approved by Resolution No. 03-23 of the Board of the Bank of Lithuania of 26 January 2012, as follows:

- Via the electronic dispute settlement facility E-Government Gateway
- By completing (Consumer Application Form) and sending it to the Supervision Service of the Bank of Lithuania, Žirmūnų g. 151, LT-09128 Vilnius, email: pt@lb.lt or info@lb.lt;

- By filing out a free-form application and sending it to the Supervision Service, Žirmūnų g. 151, LT-09128 Vilnius, email: [pt@lb.lt](mailto:pt@lb.lt) or [info@lb.lt](mailto:info@lb.lt).

If the dispute is not settled amicably or through other means of out-of-court settlement of disputes, the dispute shall be resolved in court according to the headquarters of the Institution as provided by the procedure established by the laws.