

## **RULES FOR THE EXAMINATION OF CUSTOMERS' COMPLAINTS AT BENDRAS FINANSAVIMAS UAB**

### **I. GENERAL PROVISIONS**

1. These Rules for the Examination of Customers' Complaints at Bendras finansavimas UAB (hereinafter referred to as the "**Rules**") shall be intended for all natural and legal persons intended to file a complaint for the services provided by Bendras finansavimas UAB, legal entity registration number 303259527, address Latvių g. 36A, Vilnius (hereinafter referred to as the "**Company**") and/or contracts concluded or being concluded by the Company (hereinafter referred to as the "**Applicant**").
2. These Rules shall regulate the procedure for submission, registration of and response to the complaint filed by the Applicant against the Company.
3. These Rules shall apply when the Company acts as a Lender operating in accordance with the Republic of Lithuania Law on Real Estate Related Credit, an operator of the Mutual Lending Platform operating in accordance with the Republic of Lithuania Law on Real Estate Related Credit, the operator of the Mutual Lending Platform operating in accordance with the Law on Consumer Credit, the Creditor.
4. The terms used in these Rules shall be understood and interpreted as defined in the Rules for the Out-of-Court Procedure of Settlement of the Disputes between Consumers and Financial Market Participants in the Bank of Lithuania and the Rules for the Handling of Complaints Received by the Financial Market Participants approved by the Board of the Bank of Lithuania unless otherwise specified in these Rules.
5. The Applicants believing that the Company has violated their rights or legally protected interests related to the provision of Financial Services shall be obliged to first apply to the Company in writing and specify their requirements and the circumstances of the dispute. The consumer, who intends to use the out-of-court procedure of settlement of the disputes between consumers and financial market participants in the Bank of Lithuania, shall be obliged to apply to the Company in writing no later than 3 (three) months from the day on which he learned or should have learned about the violation of his rights or legitimate interests.
6. The complaints filed by the Applicants shall be examined by the Company free of charge.

### **II. LODGING OF A COMPLAINT**

1. The complaint shall be in writing and signed in person by the Applicant or by the Applicant's representative. If the complaint is signed by a representative of the Applicant, the complaint must be accompanied by documents evidencing the authorisation of the representative to sign the complaint on behalf of the Applicant, drawn up in accordance with the procedure laid down in the laws of the Republic of Lithuania.
2. The complaint shall be:
  - shall be written in a legible and clear manner setting out the circumstances and requirements;
  - shall be written in Lithuanian. If the submitted complaint and/or documents are in a foreign language, the Company shall have the right to request that they were translated into Lithuanian;
  - shall contain clear requirements and requests.
3. The following data shall be specified in the complaint:
  - name, surname, date of birth or personal identification number/company name, company registration number of the person whose rights have been violated;
  - name, surname, personal identification number or date of birth, place of residence and other contact details of the person who submitted it (address, if it does not match the address of the place of residence, telephone, e-mail);

- date of registration and the reason for applying, i.e. what rights, contracts have been violated and the basis for the violation, if known, as well as how the violation is desired to be eliminated; attach documents supporting the circumstances indicated (if any). If the circumstances set out in the complaint are related to a specific contract with the Company, the date and/or number of the contract (if known to the Applicant) must be indicated;
  - how it is desired to receive a response.
4. If the complaint is filed without complying with the requirements set forth in these Rules regarding the content of the complaint, the complaint shall be considered as filed on the date of clarification of the complaint.
  5. The Applicant shall be responsible for the accuracy of the contact data of the person specified in the complaint and agree that the Company shall provide all information related to the investigation of the complaint to the Applicant using the contact data specified in the complaint.
  6. The Applicant shall have the right to lodge a complaint by sending it by e-mail [labas@savy.lt](mailto:labas@savy.lt), registered mail or by delivering it in person to the Company at the address Latvių g. 36A, Vilnius. All employees of the Company shall be authorised to accept complaints.
  7. When sending a complaint by e-mail, a scanned version of the complaint shall be provided, ensuring that the text of the complaint is legible and signed by the Applicant or his representative. The complaint sent by e-mail, by mail, may also be signed with electronic signature.

### **III. COMPLAINT EXAMINATION AND PROVISION OF A RESPONSE**

1. Received complaints shall be registered in the Register of Complaints or in the corresponding computerised document registration system. Complaints shall be registered on the date of receipt. The Register shall contain the following data identifying the complaint:
  - name and surname or business name of the Applicant;
  - address of the Applicant indicated in the complaint;
  - date and manner of receipt of the complaint;
  - substance of the complaint (brief content);
  - services or products of the Company for which the complaint is lodged, their types;
  - date of the response to the Applicant;
  - final outcome of the complaint (decision).
2. The employee of the Company who registered the complaint shall forward the complaint to the responsible employee of the Company on the same day.
3. The complaint shall be examined and a reasoned response shall be provided to the Applicant in writing no later than within 15 (fifteen) working days from the date of receipt of the complaint, unless other laws or legal acts binding on the Company set a different deadline. Where, for reasons beyond control of the Company, it is impossible to provide an answer within 15 (fifteen) working days, a provisional answer shall be provided within the afore-mentioned time limit, explaining the reasons for the delay in submitting an response and the time limit by which the Applicant shall receive a final response, which in any case shall not exceed 35 (thirty-five) working days.
4. Responses to complaints shall be prepared in Lithuanian.
5. The complaint shall be examined in accordance with the principles of justice, fairness, good faith, impartiality and reasonableness, fully verifying the circumstances set out in the complaint.
6. The response to the Applicant's complaint shall be submitted in writing, in the same way as it was received, unless the Applicant indicates that he wishes to receive the response in a different way when submitting the complaint. A response sent by mail shall be sent by registered mail.
7. The responsible employee of the Company shall, upon receiving a complaint, examine it in accordance with the applicable legal acts and makes one of the decisions, i.e. to satisfy the requirements specified in the complaint, partially satisfy them or reject the complaint.
8. Where the complaint of the Applicant is satisfied by mutual agreement between the parties to

settle the dispute under out-of-court procedure, no further response shall be submitted in writing. The Applicant shall also have the right to refuse to submit a written response in writing in writing.

9. If the Company does not satisfy the Applicant's requirements or partially satisfies them, in all cases, it shall submit a detailed, reasoned written response and indicate other means of protecting the Applicant's interests, including possible dispute resolution measures and institutions.
10. The company has the right not to consider anonymous, unsigned and illegible complaints as well as complaints that do not contain sufficient identifying data of the Applicant.
11. The Company shall have the right not to re-examine complaints with which the same person addresses the Company on the same issue without raising any new claims and/or circumstances or evidence constituting the basis of the complaint. The repeated complaint shall be registered and the Applicant shall be notified that his complaint has already been examined in writing within the time limit provided by the law and the details of previous responses and the procedure for appealing against the Company's response shall be provided.
12. If the Company's response is not satisfactory to the Applicant or if no response has been provided to him within 15 (fifteen) working days, the Applicant shall have the right to apply to the Bank of Lithuania, address Žalgirio g. 90, LT-09303 Vilnius, address of the website [www.lb.lt](http://www.lb.lt), for the extrajudicial decision procedure at the Bank of Lithuania in accordance with the procedure established by legal acts within 1 (one) year from the day of the application to the Company. The requirements for the application and submission procedure shall be established in the Rules for the Out-of-Court Procedure of Settlement of the Disputes between Consumers and Financial Market Participants in the Bank of Lithuania approved by the Board of the Bank of Lithuania.
13. The Applicant shall have the right to challenge the decision of the Company in court in accordance with the procedure provided for in the law, irrespective of whether he has used the pre-trial procedure to settle the dispute with the Company.

#### **IV. FINAL PROVISIONS**

1. These Rules shall come into force on the date of their approval and shall remain in force until the approval of a new version of the Rules or the repeal of these Rules.
2. These Rules shall be published on the Company's website [www.mano.gosavy.com](http://www.mano.gosavy.com) and shall be binding upon all employees of the Company participating in the complaint management process.