

## Customers complaints handling procedure

AB Mano Bankas aims to provide the highest possible quality services to customers. Should you have any questions concerning the services of AB Mano Bankas, firstly you may contact your contact person at the Bank. If an issue remains unsolved, you may lodge a complaint in the manner prescribed by this procedure. Upon receipt of information from a customer, we evaluate it and look for the best possible solution.

### How should you submit a complaint?

A customer shall have the right to file a complaint if she/he thinks the Bank might have violated the requirements of laws and/or contracts and/or the customer's legitimate interests. The Bank shall examine customer complaints free of charge.

In order for us to be able to collect all the required information that will enable us to appropriately examine your complaint, please provide the information in writing, i.e. in the form of paper letter or e-mail to [info@manobankas.lt](mailto:info@manobankas.lt).

### What should you do in order to submit a complaint?

You may contact the Bank in one of the following ways:

1. By calling the Bank at +370 5 2409389 or +370 615 53694;
2. By sending an e-mail to [hello@mano.bank](mailto:hello@mano.bank);
3. By sending a letter to the following address: S. Moniuškos g. 27, LT-08115, Vilnius, Lithuania;
4. By filling in a form of complaint at a customer service centre of the Bank.

### What information should you provide for us to be able to appropriately investigate your request?

1. Your own or your representative's full name and personal ID number or Company name and Company Reg. No. (if the applicant is a company).
2. Your address for correspondence or your company's address for correspondence (if the applicant is a company) and a contact phone number.
3. Date and place of the complaint.
4. Essence of your complaint: your possibly infringed rights and/or interests, in what manner the Bank has infringed upon your rights and/or interests, the factual circumstances of the dispute and your claims in respect of the Bank.

5. Information on the manner in which you wish to receive a response from the Bank.
6. Your own or your representative's signature on the complaint (if the complaint is submitted in a paper form).
7. Appendixes to the complaint relating to the essence of the complaint, documents proving representation, etc.

## How long does it normally take us to provide a response to a complaint?

The Bank shall examine complaints according to the following deadlines:

- Consumer complaints: within 14 calendar days from the date the complaint is received, but certain exceptions apply (e.g. when a competent State authority that forwarded the complaint to the Bank sets a different deadline for handling the complaint, etc.).
- Payment services customer complaints: within 15 business days from the date the complaint is received, but certain exceptions apply (e.g. when a competent State authority that forwarded the complaint to the Bank sets a different deadline for handling the complaint or when, for objective reasons (e.g. complexity of the complaint, etc.), the Bank is unable to provide its final response within 15 business days, the Bank shall provide a preliminary response and specify the reasons for the delay to provide a response and the deadline by which the final response will be provided). The deadline for providing the final response must not exceed 35 business days from the date the complaint is received.
- Other complaints: the maximum term for examining a complaint shall be 30 calendar days from the date the complaint is received, but certain exceptions apply (e.g. due to complexity of the complaint). The term for providing the final response to an applicant may not be longer than 45 calendar days from the date the complaint is received. However, in case a complaint is not related to a credit contract, the Bank must provide the final response to the applicant within 30 calendar days from the date the complaint is received.

The Bank shall qualify as a consumer a natural person who wishes to conclude or who has concluded a contract with the Bank for personal, family or household purposes and acts for purposes that go beyond his/her business or profession.

## What should you do if you are not satisfied with the response?

If you believe that the Bank has violated the legal acts regulating the financial market, you may submit a complaint to the Bank of Lithuania regarding the possible violations of the legal acts regulating the financial market.

Further information about the procedure of examination of the dispute is available on the website of the Bank of Lithuania at <https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju#ex-1-4>.

If you are a consumer, you may apply to the Bank of Lithuania to have your dispute with the Bank settled. The Bank of Lithuania is an alternative institution for settling disputes between financial services providers and consumers. In this case, you must adhere to the following procedure:

- Prior to applying to the Bank of Lithuania to have your dispute settled, the customer must contact the Bank and specify the circumstances of the dispute and his/her claims. You must contact the Bank within 3 months from the date on which you became aware of the possible infringement upon your rights.
- In case where you are not satisfied with the Bank's response or where you do not receive any response from the Bank, you may apply to the Bank of Lithuania to have your dispute settled within 1 year from the date you contact the Bank. In case you miss the said deadline, you shall lose the right to apply to the Bank of Lithuania in connection with the same dispute.
- You may apply to the Bank of Lithuania to have your dispute with the Bank settled in the following manners:
  - o Via the electronic dispute settlement tool Elektroniniai Valdžios Vartai (E-Government Gateway);
  - o By filling out the consumer application form, which is available on the internet website of the Bank of Lithuania, and sending it to the Supervision Service of the Bank of Lithuania to Žalgirio g. 90, LT-09303, Vilnius, Lithuania, or e-mailing it to pt@lb.lt;
  - o By filling out an application in a free format and sending it to the Supervision Service of the Bank of Lithuania to Žalgirio g. 90, LT-09303, Vilnius, Lithuania, or e-mailing it to pt@lb.lt.