

RULES FOR HANDLING CUSTOMER COMPLAINTS AT AB MANO BANKAS

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The primary objective of AB Mano Bankas is to deliver top-quality services to our clients. If you have any inquiries about the services we offer, your initial point of contact should be your designated representative at the Bank. If, for any reason, your concern cannot be promptly resolved, you have the option to submit your complaint following the prescribed procedure. Upon receiving feedback from a customer, we diligently assess the information provided to identify the most suitable approach for resolving the matter.

These Rules for handling customer complaints at AB Mano Bankas (hereinafter referred to as the "**Bank**") (hereinafter referred to as the "**Rules**") set out the procedures for submitting, receiving, registering, and managing complaints from individuals regarding the Bank's financial services, as well as the Bank's responses to complaints and the process for furnishing information to the complainant, all aimed at ensuring an expeditious, equitable, efficient, and appropriate customer complaint management process.

The provisions outlined in these Rules shall not apply where:

- The Complaint pertains to activities of the Bank that are not regulated or supervised by the Bank of Lithuania; or
- The Bank is not responsible for the activities referred to in the Complaint. In such cases, the Bank will promptly respond to the Applicant, stating the grounds for refusing to accept and process the complaint and, if feasible, will provide information on the appropriate entity responsible for handling the complaint.

The Bank shall investigate the complaints written in the official (Lithuanian) or English language in a neat and legible manner and containing the customer's information and data referred to in Section 1.3.

For the purposes of these Rules, the following definitions shall apply:

Applicant – a person who has filed a complaint concerning the services provided by the Bank and/or contracts executed with the Bank, i.e. an existing or potential customers, customers of other financial market participants, aggrieved third parties, or their representatives.

Consumer – means a natural person who avails themselves of the Bank's services for family or household purposes.

Complaint – a written application presented to the Bank by an Applicant, asserting that the rights or legitimate interests of a person have been violated in connection with the Bank's services or contracts and seeking resolution of the Applicant's claims.

Complaints Log – a logbook or equivalent computerised document registration system utilised to record complaints received from Applicants, whether submitted directly, through post offices, at the Bank's Customer Service Department, or via email or other electronic channels.

Complaint Management Process – the actions undertaken by the Bank's employees in relation to receiving, registering, processing, and notifying the Applicant about Complaints.

COMPLAINTS PROCEDURE

1.1. What form should I use to submit my complaint?

The Customer retains the right to address any actions by the Bank that may have violated the law, contractual requirements, and/or the Customer's legitimate interests. The Bank shall handle Customer Complaints without free of charge.

In order to gather all the information necessary for a smooth investigation of the Complaint, please provide it in writing in the ways set out in section 1.2. You can find the complaint form [here](#).

1.2. What do you have to do to make a Complaint?

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

1. Send an email to hello@mano.bank;
2. Send a letter by post to: S. Moniuškos g. 27, LT-08115, Vilnius, Lithuania;
3. Fill in a complaint form at a Bank branch.

1.3. What information should you include to facilitate a thorough investigation of your complaint?

The Applicant is required to furnish the following information within the Complaint:

1. Full name, personal identification number, or company name and registration number (if the Applicant is a legal entity).
2. Mailing address or corporate mailing address (for legal entities) and a contact telephone number.
3. The date and place of lodging the complaint.
4. The substance of the complaint: a clear and precise account of the complained actions (circumstances of the dispute) involving the Bank, its employees, and/or representatives, along with the reasons for the complaint. If the circumstances

mentioned in the Complaint are related to a specific Contract concluded with the Bank, the date and/or number of the Contract (if known to the Applicant) must be provided.

5. Indication of the preferred method to receive a reply from the Bank.

6. The complaint must be submitted in writing and personally signed by the Applicant. In addition to the Applicant, a representative of the Applicant also has the right to lodge a Complaint by presenting documents justifying their right of representation of the Applicant.

7. Any annexes to the Complaint relevant to its substance, as well as documents substantiating the representation should be included (the document evidencing representation must adhere to the form and content requirements specified in the laws and regulations of the Republic of Lithuania), etc.

If any of the information required by clause 1.3 is missing, the Bank reserves the right to request that the Complaint be supplemented to facilitate an appropriate response. Should additional explanations, evidence supporting the claim's validity, or other pertinent information be necessary for a thorough investigation, the Complaints Officer (or their delegate) may request the Applicant to provide such information.

1.4. Which Complaints are not dealt with?

The Bank refrains from investigating the following:

1. Repeated Complaints by the same individual to the Bank, addressing the same issue without presenting any new claims or circumstances forming the basis of the Complaint, or providing fresh documentation supporting the circumstances of the Complaint, which would cast doubt on the validity of the Bank's prior written response. Such a repeated Complaint will be duly registered, and the Applicant will receive a written notification within the legally prescribed time frame, stating that the Complaint has already been addressed and the details of the previous responses and the procedure for appealing against the Bank's reply will be provided.

2. Anonymous, unsigned, and illegible Complaints, as well as Complaints lacking sufficiently identifying information about the Complainant.

1.5. How long does it take to respond to a complaint?

The Complaint will be thoroughly investigated, and a written response will be provided to the Applicant no later than 15 (fifteen) Business Days from the date of receiving the Complaint or the submission of additional information, if any has been provided to the Bank. If, for reasons beyond the Bank's control, it is impossible to provide a response within 15 (fifteen) business days, a provisional answer will be given within this period, informing the Applicant of the reasons for the delay and the expected date for receiving the final answer. Under no circumstances will the final deadline for a response exceed 35 (thirty five) business days.

1.6. What should you do if you are not satisfied with the answer?

If the Bank's reply is unsatisfactory or no reply is received within 15 (fifteen) business days, the Applicant has the right to seek resolution from the Bank of Lithuania. The Bank of Lithuania serves as an alternative dispute resolution body for disputes between financial service providers and consumers, subject to the terms and procedures detailed below:

- before applying to the Bank of Lithuania for dispute resolution, the Applicant must first approach the Bank, providing comprehensive information about the dispute and their claim. The contact with the Bank must occur no later than 3 months from the date the Applicant became aware of the potential infringement of their rights;
- If dissatisfied with the Bank's reply or having received no reply, the Applicant can apply to the Bank of Lithuania for dispute resolution within 1 year after contacting the Bank. Failing to meet this deadline will result in the loss of the right to apply to the Bank of Lithuania for the same dispute;

To resolve a dispute with the Bank, the Applicant can reach out to the Bank of Lithuania through the following means:

- ✓ Using the electronic dispute resolution tool *eGovernment Gateway*.
- ✓ Completing the Consumer Application Form accessible on the Bank of Lithuania's website (www.lb.lt/en/what-are-the-steps-to-settle-a-dispute-with-a-financial-services-provider#ex-1-2)
- ✓ and sending it to the Supervisory Authority of the Bank of Lithuania at Žalgirio g. 90, LT-09303, Vilnius, Lithuania, or by email info@lb.lt
- ✓ Filling in a free-form application and sending it to the Supervisory Authority of the Bank of Lithuania at Žalgirio g. 90, LT-09303, Vilnius, Republic of Lithuania. or by email info@lb.lt.

The complaint handling process at the Bank of Lithuania is free of charge. For further information on the dispute resolution procedure, please visit the Bank of Lithuania's website <https://www.lb.lt/en/disputes-between-consumers-and-financial-market-participants>

The subject of the out-of-court resolution procedure for consumer complaints with the Bank not arising from financial services is the State Consumer Rights Protection Authority, address Vilniaus g. 25, LT-01402, Vilnius, website address www.vvtat.lt/en
The requirements for the application and the procedure for its submission are stipulated by the Law on Consumer Rights Protection of the Republic of Lithuania.

The State Data Protection Authority serves as the entity responsible for the out-of-court settlement procedure concerning disputes arising from the protection of personal data and/or privacy www.vdai.lrv.lt. The data subject has the right to lodge a complaint concerning the processing of personal data if they believe that their data is being processed in violation of their rights and legitimate interests, as per the legislation on the protection of personal data.

The Applicant retains the right to challenge the Bank's decision in court, following the prescribed procedure, regardless of whether they have used the pre-court dispute resolution procedure with the Bank.