

Approved by:

Board of UAB “Digital Virgo Payment”

Date: February 27 2020

Resolution No. 1

Complaint Handling Procedure of UAB “Digital Virgo Payment”

UAB „ Digital Virgo Payment “

Electronic Money Institution (licensed in Republic of Lithuania by Bank of Lithuania)

Company code: 305065446

VAT: LT100012526115

Complaint Handling Procedure of UAB “Digital Virgo Payment”

Complaints processed by Company	<p>1. UAB “Digital Virgo Payment” (hereinafter – Company) shall process complaints from customers concerning electronic money or payment services found to have been unauthorised, unexecuted or unduly executed.</p> <p>2. Also complaints from customers shall be processed which comprise other objections against services provided by the Company.</p>
Manner of filing	<p>3. A customer’s complaint may be filed:</p> <ul style="list-style-type: none"> • in writing – personally, at a Company customer service point or by post, sent to the address indicated in the agreement or in the regulations; • verbally – by telephone (by calling the telephone number indicated in the agreement or in the regulations) or personally, at a Company customer service point; • in an email message sent to the address indicated in the agreement or in the regulations/on Company website.
Activities after a complaint is received	<p>4. Complaints shall be processed accurately, thoroughly and in a timely fashion, objectively and with due respect to the commonly applicable law and good practice.</p> <p>5. After a complaint is received, it shall be recorded in Register of complaints .</p> <p>6. The Company’s employee handling the complaint shall establish the circumstances concerning the objections which have been made, and shall in particular contact other parties executing or involved in the execution of transactions/performing service in order to obtain information whether the irregularities are not due to reasons attributable to such parties.</p> <p>7. If the complaint is about irregularities relating to the provision of the payment service by Company and the customer paid in funds to Company to execute a transaction, the Company employee shall contact the customer to find a solution which is most convenient for the latter.</p> <p>8. A customer who is a natural person and who has not executed an agreement with Company, within 7 days from the date such customer files claims against Company, shall be provided with information on:</p> <ul style="list-style-type: none"> • place and form of filing the complaint, • deadline for processing the complaint, • method of notification of the complaint having been processed. <p>9. Upon a customer’s request, Company shall confirm in writing or otherwise, as agreed with the customer, the fact of filing the complaint.</p>
Processing deadline	<p>10. A reply to a complaint shall be given without undue delay no later, however, than within 15 business days from the receipt of the complaint. To meet the deadline, it shall suffice to send the reply before its expiry.</p> <p>11. In particularly complex cases which render it impossible to process the complaint within 15 business days, Company shall inform the customer who has filed the complaint about:</p> <ul style="list-style-type: none"> • causes for the delay; • circumstances that need to be established to clarify the matter; • expected time for processing the complaint and providing the reply no longer, however, than 35 business days from the date of receipt of the complaint.
Customer’s explanations	<p>12. Company may request the customer, within the deadline set for the processing of the complaint, to provide explanations or assistance in matters relating to the complaint. The customer shall be informed that he/she should provide an answer within 7 calendar days. The customer’s failure to provide an answer within the said deadline shall have no effect on the need to process the complaint.</p>
Reply to the complaint	<p>13. A reply to a complaint shall only be given to a customer who has filed a complaint.</p> <p>14. The reply shall be given on paper or another durable medium, provided that Company and customer agreed so.</p> <p>15. The reply to a complaint shall contain:</p> <ul style="list-style-type: none"> • factual and legal reasons unless the customer’s request in the complaint has been complied with; • comprehensive information on Company’s position on the objections, including a reference to the applicable fragments of the agreement or of the regulations; • name and surname of the person providing the answer and his/her position; • indication of the deadline within which the claim raised in the complaint processed as intended by the customer is to be realized, subject to clause 16 below. <p>16. The claims raised in a complaint which have been complied with shall be realised by Company forthwith, no later than within the deadlines set out in the law and in the provisions of the agreement made with the customer and in the case of customers who are natural persons, in any case, within a deadline of no more than 35 business days from the date on which the reply is made. Where the claims under a</p>

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	<p>complaint from a customer are not allowed, the reply to the complaint shall contain, apart from the elements indicated in clause 15 above, also an instruction about the possibility to:</p> <ul style="list-style-type: none">• file an application to have the matter considered by the competent state authority;• file a suit with a state court indicating the party to be sued and the court having <i>ratione loci</i> competence to hear the case;• for customers who are consumers, information about the possibility to request assistance from the competent authority providing aid to consumers.
	17. If the complaint indicates the occurrence of a Fraudulent Transaction, Company employee handling the complaint shall notify Compliance and risk units , which are responsible for reporting Fraudulent Transactions.
Register of complaints	18. The complaint records shall be stored in the Register of complaints for five years from the date it was processed.

Postal address for complaints: J. Galvydžio st. 3, LT-08236 Vilnius, Republic of Lithuania

email: contact@dvpayment.lt or contact@digitalvirgo.com