Complaint handling information

UAB DV Payment is an electronic money institution licensed and supervised by the Bank of Lithuania, authorisation code LB001941. If you are dissatisfied with our electronic money or payment services, including services provided through our agents, you can submit a complaint free of charge.

How to submit a complaint

Submit your complaint in writing:

- By email to inquiries@dvpayment.lt
- By post or by delivering it to UAB DV Payment, J. Galvydžio g. 3, LT-08236 Vilnius, Lithuania.

You may also use the complaint channel specified in your service agreement or contact the agent providing our service. DV Payment remains responsible for the financial services provided on its behalf by its agents, and for complaint responses and any liability arising from an incorrectly resolved payment-service issue. An agent's response on our behalf is our response; you do not need to obtain a second response from DV Payment before using the external remedies below.

Complaints are handled in Lithuanian, or in English or another language where agreed between you and DV Payment. Our complaint handling is governed by the laws of the Republic of Lithuania. This does not limit any mandatory consumer protection rights applicable to you.

What to include

Please provide:

- Your full name, or company name and company code, and your contact details, including an email or postal address for our reply.
- The service concerned and any relevant customer, account or transaction reference, dates and amounts.
- A description of what happened, why you are dissatisfied and what you would like us to do to resolve the complaint.
- Copies of relevant supporting documents and correspondence, where available.
- If someone acts on your behalf, their name and contact details and evidence of their authority to represent you.

How we handle your complaint

We register and investigate complaints fairly, objectively and thoroughly. We acknowledge receipt as soon as possible using your email address, if available, or another contact channel you have provided and asked us to use.

If we need further information, we may ask you to respond within 7 calendar days. If you do not respond within that period, we will still examine your complaint.

When and how we respond

We provide a final response without undue delay and within 15 business days of receiving your complaint.

In exceptional cases, if reasons beyond our control prevent us from giving a final response within 15 business days, we send an interim response within that period. It explains the delay, any matters still to be established and when you will receive our final response. The final response deadline will not exceed 35 business days from receipt of your complaint.

Our reply is provided in writing on paper or by email – according to the way in which we received your claim. It explains our findings and decision. If we reject your complaint wholly or partly, we give the reasons, supported by the relevant facts and legal or contractual provisions, and explain the remedies available to you. If we uphold your complaint, we explain how and when the remedy will be provided, within the applicable legal and contractual deadlines.

If you are dissatisfied with the outcome

You can contact the Bank of Lithuania if you are dissatisfied with our response or receive no response within 15 business days. Two different procedures are available.

Consumer dispute resolution
If you are an individual using our financial services for personal, family or household purposes, you may ask the Bank of Lithuania to resolve your dispute out of court, free of charge. To use this procedure, first send us a written complaint stating the circumstances and your specific claim within 3 months of becoming aware of the alleged violation of your rights. Apply to the Bank of Lithuania within 1 year of submitting that complaint to us.

You can apply through the Bank's electronic consumer dispute resolution system. Alternatively, complete its Consumer Application Form and send it to prieziura@lb.lt or to the Legal and Licensing Department, Bank of Lithuania, Totorių g. 4, LT-01121 Vilnius, Lithuania. Attach your complaint to us, our response if received, and supporting documents. Applications and attachments may be submitted in Lithuanian or English; proceedings take place in Lithuanian. Postal applications must be signed; emailed applications require a qualified electronic signature. Applications submitted through the Bank's system are treated as signed.

Bank of Lithuania consumer dispute information and application routes

The Bank's decision is recommendatory. You retain the right to bring a claim against UAB DV Payment before the competent court. The Bank's consumer dispute procedure is not available to companies or for business or professional disputes.

Complaints about possible regulatory breaches
Both individuals and companies may complain to the Bank of Lithuania about a possible breach of financial-services legislation by DV Payment, after first contacting us in writing. This is a supervisory procedure; it does not resolve an individual claim for compensation. Submit your complaint through the Bank's online form, by email to info@lb.lt, or by post to Totorių g. 4, LT-01121 Vilnius, Lithuania, following its submission requirements.

Bank of Lithuania supervisory complaints and submission requirements