

Complaints Policy

Date of issue: 01/01/2021

DiPocket UAB (“**DiPocket**”) is regulated by the Bank of Lithuania (the “**BoL**”) and as such we are required to have in place appropriate management controls and to take reasonable steps to ensure we handle customer complaints satisfactorily, identifying and remedying any recurring or systematic problem as well as addressing any specific issue identified by a particular complainant.

DiPocket retains a full record of each complaint in the complaints register indefinitely from the date of receipt of the complaint. DiPocket Board of Directors has oversight of the complaints handling process and, as a regulated company, we are required to notify the BoL of all complaints we have received.

Furthermore DiPocket is committed to addressing customer complaints with a view to provide outstanding customer service and to treat customers fairly.

What to expect if you have a complaint

If you are unhappy in any way with your Card or the Services, or if you experience any problem please contact us. Complaints may be submitted as follows:

1. in writing by post to: Upės str. 23, 08128 Vilnius, Lithuania, Vilnius, the Republic of Lithuania;
2. by phone, calling us on +370 5 2084858;
3. in electronic form by using the contact methods provided on dipocket.org/en/contact.

We acknowledge all complaints, without any exceptions, including those regarding our personnel. We strive to acknowledge all complaints received within 24 hours of receipt. If a complaint is received during a bank holiday or weekend period, the complaint will be acknowledged within 24 hours of the return to work of staff, i.e., if a complaint is received by e-mail on a Sunday, it will be deemed to have been received at 9 am on the following Monday.

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, a further communication will be provided within 5 Business Days. We will send our final response within 15 Business Days.

Handling of complaints is free of charge. The Parties agree that complaints shall be submitted, handled and responded in Lithuanian or English.

Should you not be satisfied with the final response of DiPocket, or should we fail to respond to you within 15 Business Days from receiving the claim, you have the right to raise a dispute or a complaint with to the Bank of Lithuania:

- **Disputes.** Application may be provided in three ways: 1) via the electronic dispute resolution tool E-Government Gateway; 2) by completing a consumer’s application form and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt; 3) submitting a free-form application to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt
More information: <https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju>;
- **Complaints.** Information about the procedure for submission of complaints or requests is available on: <https://www.lb.lt/lt/kontaktai#group-464>. Complaints may be submitted to the Bank of Lithuania by post or email to either of the following addresses: Totorių g. 4, LT-01121 Vilnius, info@lb.lt, or Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt.