

Complaints Policy

Date of issue: 12/04/2023

DiPocket UAB and DiPocket Limited (“**DiPocket**”) are regulated by the Bank of Lithuania (the “**BoL**”) and Financial Conduct Authority (the “**FCA**”) 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 respective regulators 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

EEA Customers

If you are unhappy in any way with the 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, the Republic of Lithuania;
2. by phone, calling us on +370 5 208 4858;
3. in electronic form by using the contact methods provided on dipocket.org/en/contact.

In the claim, you will need to specify:

- date;
- name and surname, or company name;
- applicant’s contacts: phone number, address, and e-mail address associated with the Account;
- what the issue is;
- when the problem arose;
- what remedies you would like us to apply; and
- available documents relating to the claim.

If incomplete, unreadable, or unclear information is provided in the claim (complaint), we may request to clarify the information.

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 a.m. on the following Monday.

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, further communication will be provided within 5 Business Days. We will send our final response within 15 Business Days. In exceptional cases where it is not possible to respond within 15 Business days, we may extend the deadline for submitting a final response to you to 35 Business days, but we will inform you of this, stating the reasons for the extension.

A response to the Client shall be provided via the same channel the complaint has been received unless otherwise indicated by you.

Handling of complaints is free of charge. The Parties agree that complaints shall be submitted, handled, and responded to 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, or 35 Business days respectively, from receiving the claim, you have the right to raise a dispute or a complaint 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, e-mail prieziura@lb.lt; 3) submitting a free-form application to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, e-mail prieziura@lb.lt. Whatever the way you choose to submit your application, it and its annexes must be either in the official language of the country, i.e., Lithuanian or English language. However, it is important to note that the dispute settlement process will be conducted in the official language of the country, i.e., Lithuanian. 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 e-mail to either of the following addresses: Totorių g. 4, LT-01121 Vilnius, info@lb.lt, or Žalgirio g. 90, LT-09303 Vilnius, e-mail prieziura@lb.lt.

Examination of the complaint at the Bank of Lithuania is free of charge.

You have the right to apply to the Bank of Lithuania or directly to the court. The court judgment is binding, while the decision of the Bank of Lithuania is recommendatory in nature, non-binding to both parties, and cannot be appealed. Nevertheless, even when the Bank of Lithuania has taken a decision, the parties to a dispute retain the right to apply to court.

Decisions regarding the subject matter of a dispute are public and published on the Bank of Lithuania website (in Lithuanian), without prejudice to the requirements for the security of personal data, state, office, commercial, bank, professional and other secrets protected by laws, as well as the consumer's right to privacy.

UK Customers

If you are unhappy in any way with the 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: Customer Service, Suite 532, Metal Box Factory, 30 Great Guildford Street, London, SE1 0HS, United Kingdom;
2. by phone, calling us on +44 203 8070 660;
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 a.m. on the next working day.

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, further communication will be provided within 5 Business Days. We will send our final response within 8 weeks of receiving your complaint.

In unusual circumstances, where the answer cannot be given within the normal timeframe for reasons beyond the control of DiPocket, we will explain the reasons for the delay and provide a final response as soon as possible along with an indication that you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free, independent service, which might be able to settle a complaint between you and us. You can take your complaint to them if you are not satisfied with our efforts to deal with it or if we have not completed our investigations within the timeframes of your complaint. The contact details are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR; phone 0800 023 4 567 (+44 20 7964 0500 from abroad), website www.financial-ombudsman.org.uk.

Please note that you may also be entitled to submit a complaint to the Financial Ombudsman or Regulator in the country where you obtained the Card or registered your Account.

Should you not be satisfied with the final response of DiPocket or the way your complaint was addressed and wish to take the matter further you can also check for details of the most appropriate dispute resolution body where you are, by accessing the following link <https://ec.europa.eu/consumers/odr>.