

Complaints Policy

Date of issue: 18/03/2024

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

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

EEA Customers

If you are unhappy in any way with the card or the services, or if you experience any problem, please contact us by choosing any of the options:

1. in electronic form by using the contact methods provided on dipocket.org/en/contact;
2. by phone, by calling us on +370 5 208 4858;
3. in writing by post to: Lvivo str. 25-104, 09320 Vilnius, Lithuania.

In the complaint, you will need to specify:

- date of submission of the complaint;
- name and surname or company name (in case of business accounts);
- your contact details (e.g., phone number, address, e-mail address associated with the Account);
- circumstances of the issue in detail (e.g., what rights or legitimate interests you think have been violated);
- when the problem arose, which should be no later than within 3 months of learning about the problem;
- what your preferred outcome would be;
- available documents related to the complaint.

If the information, provided in the complaint is incomplete, unclear or we need additional information, we may request further clarification.

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 on the following Monday.

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 you 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 languages or other language, agreed by you and DiPocket.

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 complaint, you can refer to the BoL for out of court settlement within 1 year of contacting DiPocket. Examination of the complaint at the BoL is free of charge. More information on application to the BoL and different procedures you can find here: [Complaints against a financial service provider | Bank of Lithuania \(lb.lt\)](#).

UK Customers

If you are unhappy in any way with the card or the services, or if you experience any problem, please contact us by choosing any of the options:

1. in electronic form by using the contact methods provided on dipocket.org/en/contact;

2. by phone, by calling us on +44 203 8075 050;
3. in writing by post to: Customer Service, 4th Floor, Rex House, 4-12 Regent St., London SW1Y 4PE, SE1 0HS, United Kingdom.

In the complaint, you will need to specify:

- date of submission of the complaint;
- name and surname or company name (in case of business accounts);
- your contact details (e.g., phone number, address, e-mail address associated with the Account);
- circumstances of the issue in detail (e.g., what rights or legitimate interests you think have been violated);
- when the problem arose;
- what your preferred outcome would be;
- available documents related to the complaint.

If the information, provided in the complaint is incomplete, unclear or we need additional information, we may request further clarification.

We acknowledge all complaints, and strive to do so within 24 hours of receipt. Please note, complaints received during a bank holiday or weekend period, 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 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>.