

## UADBB „RINKOS INSURANCE SOLUTIONS“ CUSTOMER COMPLAINTS PROCEDURE

UADBB „Rinkos Insurance Solutions“ (hereinafter – the Company) values its customers and strives to ensure the highest quality of its services. The Company makes every effort to ensure that customers are satisfied with the services provided as well as other aspects of cooperation.

If you believe that the Company has violated your rights or legitimate interests, you may file a complaint with the Company.

Below are the main rules of the Company's complaint handling procedure (hereinafter - the Procedure).

This Procedure applies to complaints regarding the Company's services and/or contracts with the Company in relation to the Company's insurance product distribution activities, including consumer disputes between the Company and customers who are considered consumers on the basis of relevant services and/or contracts.

Definitions used in this Procedure:

- **Applicant** – means the person who has filed a complaint regarding the services provided by the Company and/or the contracts concluded with the Company, as far as these complaints are connected to distribution of insurance products by the Company, not excluding consumer disputes, i.e. the existing or potential policyholder, the insured, the beneficiary, the injured third party or his legal representative;
- **Consumer** – means a natural person who approaches the Company seeking services or uses its services, which are intended to meet personal, family or household needs;
- **Complaint** – means a written application of the applicant to the Company indicating that his or her rights, or legitimate interests of the person whose legal representative is the applicant, have been violated in relation to the services provided by the Company and requesting a resolution of the situation.

### Information to be provided by the Applicant in the Complaint

An applicant who believes that his rights or legitimate interests have been violated and/or a consumer dispute has arisen may file a written complaint with the Company, which must include the following information:

- if the Applicant is a natural person – name and address of the Applicant;
- if the Applicant is a legal person – name, company code and address of the Applicant;
- if the Applicant is filling the Complaint on behalf of another person, whose rights and/or legitimate interests are possibly violated – name of this person and the grounds for legal representation;
- date of the Complaint;
- address of the Applicant, to which the response to the Complaint should be sent as well as other contact information (phone number, email address);



- the essence of the complaint – description of errors and/or omissions performed by the Company against which the Applicant submits the Complaint and on which he bases his claims;
- clear, precise and motivated demands of the Applicant;
- a list of documents submitted with the Complaint (if the applicant submits the Complaint as a representative, the complaint must be accompanied by a valid power of attorney or other document confirming the representative's authority, granting the Applicant the right to file the Complaint and receive a response from the Company);
- the manner in which the Applicant desires to receive the response;
- authorized signature of the Applicant.

## Filing the Complaint

The Complaint should be submitted to the Company in writing in any of the following ways:

- by submitting it in person to the main office of the Company at L. Stuokos-Guceviciaus st. 7, Vilnius or any other territorial subdivision of the Company;
- by post (courier service, etc.) to the main office of the Company at L. Stuokos-Guceviciaus st. 7, Vilnius LT-01122, Lithuania;
- by submitting an email to [info@rinkosinsurance.eu](mailto:info@rinkosinsurance.eu);
- by submitting it through other electronic means of communication and by signing an electronic signature or otherwise confirming one's identity in accordance with the procedures established by law.

## Please note that we will not be able to process the Complaints, which:

- are submitted anonymously;
- are submitted in a language other than English or Lithuanian (or other if the services to which the Complaint refers were provided in another language);
- are resubmitted (with the condition that a response to a similar Complaint has already been issued) without any new documents and/or information;
- are unclear (e.g. illegible, unstructured, etc.);
- does not meet the requirements set out in this Procedure;
- meets other requirements described in the law to consider the Complaint unprocessable.

## Complaint handling deadlines

The Company will provide a response as soon as possible, but no later than within 15 (fifteen) business days from the date of receipt of the Complaint. In exceptional cases, the deadline might be extended (e.g. if we are waiting for additional information or documents requested from you; if there are other circumstances beyond our control, etc.). The Company shall always inform the Applicant of the delay in submitting the response and indicate the reasons for such delays and the date on which the final response will be provided. In all cases, the final response will be provided no later than 35 (thirty-five) business days from the date of receipt of the Complaint.



## Filing a Complaint to a Regulatory Body

The Company always aims to resolve all disagreements with the Applicant through negotiation. However, if the Applicant is not satisfied with the Company's response to the claim, the Applicant may file a formal complaint with the state authorities::

### **Bank of Lithuania**

If the Applicant is a Consumer and the Company does not satisfy the Consumer's claims under the consumer dispute complaint or satisfies them in part, or does not provide a response to the Consumer complaint about the consumer dispute, the Consumer has the right to apply to the Bank of Lithuania within one year after the submission of the Complaint. The Complaint to the Bank of Lithuania may be submitted in any of the following ways:

- via an electronic dispute resolution tool using the E-Government Gateway;
- by filling out a Consumer Application form and submitting it to the Supervisory Board of the Bank of Lithuania, Zalgirio st. 90, Vilnius, email [pt@lb.lt](mailto:pt@lb.lt);
- by submitting a custom Complaint form to the Supervisory Board of the Bank of Lithuania, Zalgirio st. 90, Vilnius, email [pt@lb.lt](mailto:pt@lb.lt).

In all cases, the Consumer must first file The Complaint to the Company, prior to reaching out to the Bank of Lithuania. The Complaint regarding the consumer dispute must be submitted no later than within 3 (three) months from the date on which the Consumer became aware or should have become aware of the violation of his or her rights or legitimate interests.

More information on dispute resolution at the Bank of Lithuania can be found on the Bank of Lithuania's website: <https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju>

If the Applicant considers that the Company has violated the rights or legitimate interests of the Applicant related to non-compliance with the legal acts applicable to the Company, the Applicant may file a complaint with the Bank of Lithuania as a supervisory authority.

The Complaint to the Bank of Lithuania may be submitted in any of the following ways:

- by submitting a written complaint to the mailbox of the Bank of Lithuania at Totoriu st. 4, Vilnius and Zalgirio st. 90, Vilnius on working days from 7:00 to 18:00;
- by sending a letter to Totoriu st. 4, LT-01121 Vilnius;;
- by sending an email to [info@lb.lt](mailto:info@lb.lt) and [pt@lb.lt](mailto:pt@lb.lt);
- fax (8 5) 268 0038;
- by submitting a written complaint at the Bank of Lithuania;
- by filling out the electronic link on the website of the Bank of Lithuania.

The rules of the procedure for out-of-court settlement of disputes between consumers and financial market participants in the Bank of Lithuania are approved by a special resolution of the Bank of Lithuania.

### **Court**

The Applicant has the right to contest the Company's response in court in accordance with the procedure provided by law, regardless of whether he has used the pre-trial dispute resolution procedure with the Company.

