

## STANDARD COMPLAINT PROCEDURE

We strive to provide the best service to you; however, we do understand that problems might arise. If you believe we infringed your rights or legitimate interests relating to the services provided by us, you have the right to submit a complaint to us.

You may submit your complaint within 3 months from the date on which you became aware, or ought to have become aware, of the violations of your rights or legitimate interests.

You can file your complaint by:

- Sending an e-mail to [info@paymont.eu](mailto:info@paymont.eu);
- Sending the complaint by post to:

Company name: *PAYMONT, UAB*  
Address: *Ukmergės g. 126, LT-08100 Vilnius, Lithuania*

- Sending a message through our internet banking system.

In the complaint, please provide the following information [in Lithuanian, English, Czech or Slovak language]:

- your name and/or name of the company;
- your contact details;
- the reasons for your complaint including all relevant information regarding the complaint;
- date on which the problem occurred;
- reasons why do you believe we infringed your rights and legitimate interests; and
- your request to us.

We will review your complaint and respond to you with a final resolution within 15 business days from the day following the day we received your complaint. In exceptional circumstances, for reasons beyond our control, when we are unable to resolve your complaint within 15 business days, we will inform you via e-mail, indicating the date when you can expect the response, with the reason explaining why we are unable to resolve the complaint within 15 business days. In any case, your complaint shall be resolved no later than 35 business days from the day following the day we received your complaint.

If you are a consumer and you are not satisfied with our resolution of your complaint, you have the right to complain to the Bank of Lithuania within 1 year from the date you have submitted your complaint to us. The Bank of Lithuania acts as out-of-court dispute resolution authority dealing with disputes between consumers and financial service providers. You can apply to the Bank of Lithuania in the following ways:

- Via the electronic dispute settlement tool: [E-Government Gateway](#)
- By filling out the consumer's application form (or preparing a written notice) and submitting it by post Totorių g. 4, LT-01121 Vilnius, Lithuania or email [prieziura@lb.lt](mailto:prieziura@lb.lt).

You can obtain more information about complaints procedure by visiting the website of the Bank of Lithuania

<https://www.lb.lt/en/complaints-against-a-financial-service-provider>:

Please bear in mind, that in order for you to use your right to complain to the Bank of Lithuania, you have to first submit a written complaint to us.

### **Fraud Complaints and Unauthorised Payment Transactions**

If your complaint involves fraud or unauthorised payment transactions, please be aware that we take these matters very seriously. We have dedicated channels and procedures in place to address such concerns promptly and effectively.

To report fraud or unauthorised payment transactions, you can reach us through the following channels:

- By sending e-mail to [fraud@paymont.eu](mailto:fraud@paymont.eu);
- Sending the complaint by post to:

Company name: *PAYMONT, UAB*

Address: *Ukmergės g. 126, LT-08100 Vilnius, Lithuania*

- Sending a message through our internet banking system.

Please provide as much detail as possible, including any relevant transaction information, dates, and any communication you may have had with the individuals involved. This will help us investigate and resolve your complaint more efficiently.

Thank you for your cooperation.