

## PROCEDURE FOR SETTLEMENT OF DISPUTES AND COMPLAINTS

1. Disputes shall be settled by way of negotiations. In the event of the failure to settle disputes by way of negotiations, they shall be settled before courts of the Republic of Lithuania in accordance with the procedure set out by laws of the Republic of Lithuania. If your address is outside the Republic of Lithuania and you are not a consumer the disputes not settled by way of negotiations shall be adjudicated in accordance with the procedure established by laws of the Republic of Lithuania before a competent court of Vilnius City according to the domicile of the Company.
2. Any complaints about us or the services we provide should be addressed to us in the first instance by contacting Customer Service. You should clearly indicate that you are wishing to make a complaint to us. This helps us to distinguish a complaint from a mere query.
3. You must submit a written request to the Customer Service (info@wallter.com) by stating: (i) your name, surname or company name; (ii) your address, phone, email; (iii) date of complaint; (iv) circumstances of the complaint; (v) claim in maximum detail; and (vi) other available documents relating to the complaint, if needed. If you, who according to the laws should be considered as a consumer, must apply to the Customer Service no later than within three months of the day on which you become or should have become aware of the infringement of your rights or legitimate interests.
4. We send you a complaint acknowledgement by post or by e-mail within 48 hours of receiving your complaint in accordance with our complaint's procedure. You may request a copy of our complaints procedure at any time by contacting Customer Service.
5. Complaints shall be handled, and disputes shall be settled free of charge.
6. In each case, the deadline for submitting a reply may vary as it directly depends on the extent and complexity of the complaint filed, but we will make the maximum effort to provide the response to you within the shortest possible time:
  - (a) where you are our customer, we shall provide the response no later than 15 (fifteen) business days of the day of the receipt of the complaint, unless a different deadline is established by laws or other legal acts. Where due to reasons that are out of our control the answer cannot be provided within the time period specified in this subparagraph, we shall provide a non-exhaustive answer within this time limit and state the reasons for the late answer and the time limit within which you will receive the answer and which, in any case, shall not exceed 35 (thirty-five) business days from the date of receipt of the complaint;
  - (b) where you are not our customer, we shall examine the complaint not later than within 30 (thirty) days as of its receipt, unless a different time limit is determined by the relevant additional documents, or information, or other mandatory acts related to our services. In exceptional cases, when the complaint cannot be handled within the period indicated in this subparagraph, we must notify you, specify the circumstances of the delayed response and the deadline by which the complaint will be handled and the response provided.
7. The provisions shall not apply where:
  - (a) we are not responsible for the pursuit of the activities indicated in your complaint; or
  - (b) incomplete, unreadable or unclear information is provided in the complaint. Customer Service must request you to clarify the information, if possible.

8. In case complaint is not accepted or processed as referred in Section 1.7 (a-b), we must respond you specifying the reasons for the refusal to accept and handle the complaint, and, if possible, indicate the person responsible for the investigation of your complaint.
9. When your complaint is not satisfied or is satisfied partially, the reasons for the refusal to satisfy the complaint, as well other remedies, including but not limited to possible dispute resolution means and rights, shall be indicated in our response to you.
10. If you, who according to the laws should be considered as a consumer, are not satisfied with our answer or have not received the answer within the time limit specified in section 1.6 above, you shall have the right to within 1 (one) year of the day of addressing to us, to submit a request to the out-of-court disputes settlement institution - the Bank of Lithuania - in accordance with the procedure set out by the Law of the Republic of Lithuania on the Bank of Lithuania and the Law of the Republic of Lithuania on Consumer Protection. An application can be submitted to the Bank of Lithuania in one of the following ways:
- (a) through an Electronic Government Portal – an electronic dispute resolution tool;
  - (b) by filling out a user application and sending it to the Supervisory Service of the Bank of Lithuania:
    - (i) address: Žalgirio str. 90, LT-09303, Vilnius, the Republic of Lithuania;
    - (ii) e-mail: [pt@lb.lt](mailto:pt@lb.lt);
  - (c) by drafting a free-form application and mailing it to the Supervisory Service of the Bank of Lithuania:
    - (i) address: Žalgirio str. 90, LT-09303, Vilnius, the Republic of Lithuania;
    - (ii) e-mail: [pt@lb.lt](mailto:pt@lb.lt).

More information is available here: <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>.

11. You shall have a right to lodge a complaint to the Bank of Lithuania concerning our alleged infringement of the laws regulating financial market in writing or in electronic form. Below please find the main requisites of the Bank of Lithuania:
- (a) address: Totorių st. 4, LT-01121 Vilnius, Republic of Lithuania and Žalgirio str. 90, LT-09303 Vilnius;
  - (b) fax No: +370 5 2680038;
  - (c) e-mail: [info@lb.lt](mailto:info@lb.lt), [pt@lb.lt](mailto:pt@lb.lt);

More information is available here: <https://www.lb.lt/en/our-contacts>.