

Complaint procedure

Customers who believe that WITTY has violated their rights or legally protected interests in the provision of financial services must first contact WITTY in writing and state their claims and the circumstances of the complaint.

A consumer intending to use the out-of-court settlement procedure for disputes between consumers and financial market participants at the Bank of Lithuania must apply to WITTY in writing no later than within 3 (three) months from the date on which he became aware or should have become aware of the violation of his rights or legitimate interests.

Complaint's handling procedure and rules

1. A complaint may be lodged:

1. In writing, by ordinary mail to the address of the WITTY registered office: Didžioji str. 18, LT - 01128 Vilnius;
2. E-mail: complaints@w1tty.com ;
3. Using the WITTY mobile app.

2. The complaint must specify:

1. name of the person whose rights have been infringed / company name,
2. attached power of attorney of the representative, if the customer is represented by a representative;
3. contact details - address of residence / actual business address and other contact details;
4. date of the complaint;
5. the reason for submitting the complaint, i.e. the rights, contracts have been violated and the basis for the violation, if known;
6. attached supporting documents of such a complaint (if any). If the circumstances set out in the complaint relate to a specific contract with WITTY, the date and / or number of the contract (if known to the customer) must be provided;
7. preferences as to how the customer expects the complaint to be resolved;
8. signature.

3. The complaint must be written in Lithuanian or English.

WITTY reserves the right to decline to handle a complaint if the complaint was filed in violation of the procedure discussed above. WITTY reserves the right not to investigate anonymous, unsigned, and unreadable complaints, as well as complaints that do not contain sufficient identifying data for WITTY. In this case, WITTY will inform the customer within 5 business days of the refusal to analyze the complaint.

“Financial Services”, “Consumer” and other terms used in this process shall be understood and interpreted as defined in the Rules of Out-of-Court Dispute Resolution Procedure for Consumers and Financial Market Participants adopted by the Board of the Bank of Lithuania, unless otherwise provided.

Examination of complaints and submission of a response

The complaint shall be examined and a written answer shall be provided to the customer no later than within the term established by laws or legal acts of the European Union.

A written response shall be provided no later than within 15 (fifteen) business days from the date of receipt of the request, unless otherwise provided by law or other mandatory legislation relating to the provision of services by WITTY. Where, for reasons beyond WITTY's control, a response cannot be provided within 15 (fifteen) business days, a provisional response shall be provided within that period, stating the reasons for the delay and the deadline by which the customer will receive a final response not exceeding 35 (thirty-five) business days.

When WITTY does not meet (or only partially meets) the customer's claims in the complaint, WITTY will send the customer a complete and reasoned written response. Such a response is based on the documents that accompany the WITTY response. Where the customer is a consumer, the answer must in all cases comply with the requirements of this point, regardless of the nature of the answer.

If the customer is a consumer, the response is provided to the customer by email, sending an encrypted message to the customer, or through the WITTY mobile app, in such a case verifying the customer's identity.

Responses to complaints are prepared in Lithuanian. A translation into a foreign language agreed with the customer may be attached when WITTY, with the consent of the customer, decides to provide a response in a foreign language agreed with the customer.

The complaint shall be dealt with in accordance with the principles of justice, fairness, impartiality and reasonableness, with a full examination of the circumstances set out in the complaint. WITTY employees handling a complaint must avoid conflicts of interest due to kinship, bloodline relationship, or other reasons that may affect the objectivity of the response.

In the event that the complaint contains claims, issues or circumstances that do not fall within the competence of WITTY, they will not be analysed and, if possible, the customer will be indicated to which institution to apply with such a complaint/ request.

Out - of - court settlement of disputes in other institutions

If WITTY's response does not satisfy the customer, who according to legal acts can be considered a consumer, or if it has not been answered within 15 (fifteen) business days (or within 35 business days in exceptional cases), due to WITTY activities which are supervised by the Bank of Lithuania, the consumer has the right to apply to the Bank of Lithuania within 1 (one) year from the day of applying to WITTY, at the following addresses:

consumer complaints are examined by submitting a complaint to the address: Žalgirio str. 90, LT-09303 Vilnius, e-mail: frpt@lb.lt.

More information on the complaints procedure can be found on the Bank of Lithuania's website <https://www.lb.lt/lt/vartoju-ir-finansu-rinkos-dalyviu-gincai>

In all cases, a customer can also defend your violated rights in court in accordance with the legal acts.

When providing WITTY services in an EU Member State other than the Republic of Lithuania, customers who are consumers have the right to submit complaints through the FIN-NET network (available at: https://ec.europa.eu/info/business-economy-euro/banking-and-finance/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_lt)