

Customers complaints handling procedure

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1. Handling of complaints

- 1.1. Limited liability company - sabiedrība ar ierobežotu atbildību „Mobilly” (registration number 40003654405, registered and business address: Dzirnavu iela 91, k-3, Riga, LV-1011, Latvia), hereinafter referred to as Mobilly, whose activities as an electronic money issuer are supervised by the Bank of Latvia (2A K. Valdemāra Street, Riga; tel. +371 67022300, e-mail: info@bank.lv) and which is registered in the register of electronic money institutions maintained by the Bank of Latvia
- 1.2. We are committed to providing our Customers with the highest quality financial services and a range and level of service that exceeds their expectations.
- 1.3. However, please let us know if you are dissatisfied with our product or service, or the quality of our service.
- 1.4. Mobilly carefully analyses all complaints, suggestions and proposals and, on the basis of its findings, endeavours to improve its services and service quality accordingly.
- 1.5. The procedure for submitting and reviewing a specific dispute (complaints and reclamations) of an electronic money transaction initiated by the Client is specified in the Mobilly electronic cash account opening and servicing contract and its terms and conditions.
- 1.6. You are welcome to express your suggestions, proposals or dissatisfaction by calling 1859 or writing to e-mail: info@mobilly.lv

2. How to submit a written complaint

2.1. Mobilly accepts written complaints:

- a) the Customer (or his/her representative) personally **visiting Mobilly's office and lodging a complaint**
- b) by mail – by sending the complaint to Mobilly's registered office at **91/3 Dzirnavu Street, Riga, LV-1011, Latvia**;
- c) by e-mail: info@mobilly.lv

2.2. Mobilly accepts a Customer complaint signed by:

- a. The handwritten signature of the Customer (his/her representative) if the complaint is submitted to Mobilly in person or by mail;
- b. a secure electronic signature of the customer valid in Latvia.



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2.3. When submitting a written complaint, the complaint must include:

Information about:

a. the complainant:

- for natural persons: name, surname, telephone number (identifier), personal identification number, if none, date of birth, home address or other address to which a reply should be sent, telephone number; e-mail address;
- for legal persons: legal name and registration number, address, e-mail address, job title/office held, name and surname of the representative authorised to represent the applicant's interests, grounds for representation, telephone number, e-mail address.

b. the manner in which the applicant wishes to receive Mobilly's reply;

c. the subject matter of the complaint, the nature of the complaint, the circumstances supporting the complaint and the claim;

d. documents (if any), other evidence to be annexed and supporting the complaint or claim.

Mobilly reserves the right to reject any complaint received if the above mandatory information is not provided.

Mobilly reserves the right, upon receipt of a complaint and during the course of its investigation, to request additional information and documents in order to fully investigate the complaint or claim.

2.4. Mobilly response to a complaint or claim

We aim to deal with complaints and claims we receive as quickly as possible and will respond after receiving and considering all relevant evidence and information.

The written reply to the complaint shall be sent to the address indicated in the Customer's application and within the following terms:

- for a natural person - no later than 15 (fifteen) working days from the date of receipt of the complaint by Mobilly in accordance with the requirements of the Consumer Rights Protection Law of the Republic of Latvia;
- for a legal entity - no later than 30 (thirty) days from the date of receipt of the complaint by Mobilly;
- in other cases, no later than 30 (thirty) days from the date of receipt of the complaint by Mobilly.

If Mobilly needs more time to fully ascertain and investigate, examine the facts and circumstances of a customer's complaint and Mobilly cannot meet the above deadlines as a result, Mobilly may extend the deadline for dealing with the complaint by notifying the Customer in writing by the same means of communication (email, post) by which



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the complaint was received, unless the Customer has indicated a different preferred method for receiving a response.

2.5. Your rights after receipt of a response to your complaint or claim

If our response does not satisfy you, you are entitled to complain to the following independent bodies:

- Mobilly's supervisory authority, the **Bank of Latvia**, contact address: K. Valdemara 2A, Riga, LV-1050; Latvia; e-mail: info@bank.lv, <https://www.bank.lv/>
- **Consumer Rights Protection Centre**, contact address: Brivibas 55, Riga, LV-1010, Latvia, e-mail: pasts@ptac.gov.lv, <https://www.ptac.gov.lv/lv>, if you are considered a consumer under the laws and regulations. The procedure for lodging complaints, dispute resolution and appealing decisions is governed by the Consumer Rights Protection Law and the Law on Payment Services and Electronic Money of the Republic of Latvia.

