

COMPLAINTS POLICY OF BEBAWA UAB

If you are a customer or a potential customer of e-money and payment services provided by Bebawa UAB (“we” or “us”), this Complaints Policy applies to you.

1. How to make a complaint?

If you are not satisfied with our services, you may contact our customer service and we will do our best to solve your issue as soon as possible.

You can also file a formal complaint to us, free of charge:

- by submitting it directly to our employees;
- by sending it to Bebawa’s registered office address at Mėsinių St. 5, Vilnius, Lithuania, by regular or registered mail;
- via our website www.bebawa.com; or
- by email at info@bebawa.com.

Your complaint should be filed not later than within 3 months of learning about potential violation of your rights or legitimate interests. Please file your complaint in English or Lithuanian language and specify:

- your name, surname;
- your contact details: residence address, e-mail and phone number;
- description of dispute matter;
- date of violation of your rights;
- your claim to us;
- any other information related to your complaint.

Please attach supporting documents to your complaint, if any, which could help us solve your issue more efficiently. If you file a complaint through your representative, representative’s power of attorney or other document stating their right to act on your behalf should be submitted together with the complaint. Please note that we generally do not accept anonymous complaints.

Unless you specify otherwise, by providing your email address in your complaint to us, you agree that we may provide information and further communication to you by this email.

2. When will you get our reply?

Within 3 business days, we will send you the confirmation that your complaint is received, together with the reference number of your complaint. We will keep you informed about the progress of handling your complaint.

We will aim to provide you with our reply as soon as possible, but not later than within 15 business days from the date of receipt of your complaint.

In exceptional cases, when due to reasons beyond our control the reply cannot be submitted to you within

15 business days, we will send a preliminary reply to you indicating the reasons for delay in replying and the term by which you will receive our final reply. In any case, the maximum term for the submission of a reply will not exceed 35 business days from receipt of the complaint.

We will send you our reply to the email address specified in your complaint, in Lithuanian or English language. If you do not provide us with your email address or specifically request so, we will send you our reply to your residence address specified in your complaint.

3. What if our reply is not satisfactory?

If you use our services for personal, family or household purposes, you will have the right as a consumer to refer your complaint to the Bank of Lithuania, free of charge. The competence of the Bank of Lithuania is to settle disputes between financial services providers on one side and consumers on the other side.

Your complaint should be submitted to the Bank of Lithuania in Lithuanian or English language within 1-year term of your initial application to us. If you miss the 1-year term to address the complaint to the Bank of Lithuania, you will lose the right to apply to the Bank of Lithuania about the same dispute, i.e. any matter having the same parties and factual background, irrespective of the fact that you might have repeatedly addressed us.

You can submit your complaint in three ways:

- through the electronic financial services dispute resolution system “[Electronic Government Gateway](#)”;
- by filling in the application [form](#) and sending it to the Legal and Licensing Department of the Bank of Lithuania, Totorių St. 4, 01121 Vilnius, Lithuania, or via e-mail prieziura@lb.lt;
- by submitting a free-form application and sending it to the Legal and Licensing Department of the Bank of Lithuania, Totorių St. 4, 01121 Vilnius, Lithuania or via e-mail prieziura@lb.lt.

Further information can be found on the website of the Bank of Lithuania: <https://www.lb.lt/lt/daugiau-apie-gincus-su-finansiniu-paslaugu-teikeju>.

Consumers using our services in other EU/EEA Member States may also submit complaints via [FIN-NET network](#).

Please note that even if you are not a consumer and the out-of-court dispute settlement procedure specified above does not apply to you, you have a right to reach out with your claim to the court or, if you believe to have well-founded suspicions that we have breached certain provisions of legal acts regulating the financial market, you can submit a notification to the Bank of Lithuania, in Lithuanian or English language, by filling in the application form as specified in the website of the Bank of Lithuania ([link](#)) and sending it in writing or by electronic means at: Totorių St. 4, 01121 Vilnius, Lithuania or via e-mail prieziura@lb.lt.