

PROCEDURE OF COMPLAINT AND DISPUTE REVISION

It is our regular task to ensure that the highest quality financial services are offered to our customers and they receive the range of services and level of service that exceeds the customers' expectations.

However, if you are not satisfied with our product or service, or you are not satisfied with the service quality, we ask you to inform us about it.

Mobilly carefully analyses all complaints, suggestions, and proposals, and seeks to correspondingly improve the services and their quality on the basis of the acquired conclusions.

We request you to express your suggestions and proposals by phone 1859 or by writing to our email: info@mobilly.lv

Mobilly accepts written complaints:

- a) from customers (their representative) appearing in person at Mobilly and submitting the complaint;
- b) by mail – by sending the Complaint to Mobilly registered address: Dzirnavu iela 91/3, Riga, LV-1011;
- c) by electronic mail – info@mobilly.lv

For revision, Mobilly accepts the customer's complaint that is signed by:

- a. the customer's (its representative's) own signature and supplemented by a seal (if any required), if the complaint is delivered to Mobilly in person or sent by mail;
- b. the customer's electronic signature.

Upon submitting a written complaint, it must indicate:

- a. information about the applicant:
 - *for natural persons – name, surname, telephone number (identifier), personal code or date of birth in the absence of the personal code, place of residence or other address where the reply should be sent, telephone number;*
 - *for legal entities – name and registration number, address, representative's position, name, surname.*
- b. manner how the applicant wants to receive Mobilly's reply;
- c. object, essence, circumstances that confirm the complaint and claim;
- d. documents (if any) that are attached and whereby the complaint has been substantiated.

We keep the right to refuse to review a received complaint, if the mentioned mandatory information has not been indicated.

We identify the customer and its representatives in compliance with requirements of regulatory enactments of the Republic of Latvia and Mobilly. The customer must submit the information requested by Mobilly and documents that confirm credibility of the provided information.

We try to investigate the received complaints as quickly as possible and provide answers after receiving and verifying all relevant evidence and information.

Written response to the complaint is sent to the address indicated by the customer and within the following deadlines:

- to a natural person - not later than within 15 (fifteen) business days as from receiving the complaint, in compliance with the requirements specified in the Consumer Rights Protection Law of the Republic of Latvia;
- to a legal entity – not later than within 30 (thirty) days as from the day of receiving the complaint at Mobilly;
- in other cases - not later than within 30 (thirty) days as from the day of receiving the Complaint at Mobilly.

If Mobilly needs more time for exhaustive verification and investigation of the facts and circumstances indicated in the customer's complaint and Mobilly cannot observe the above deadlines, Mobilly may extend the term for complaint revision, by sending a written notification to the customer, by the same means of communication (e-mail, post) as the complaint was received, if the customer has not indicated different desired means of receiving the reply.

If our provided reply does not satisfy the claim indicated in your complaint, you are entitled to appeal at the following indicated institutions:

- To the **Consumer Rights Protection Centre** regarding violations of regulatory enactments of consumer rights protection (including about cases that are related to provision of investment services), if you are considered to be a consumer under the Consumer Rights Protection Law.
- To the **Financial and Capital Market Commission** that reviews such complaints submitted by users of payment services regarding violations of the Payment Service Law who are not considered as consumers under the Consumer Rights Protection Law, if the violation has caused or can cause significant harm to interests of the mentioned group of service users (collective interests);

In cases specified in law, we are obligated to inform the Financial and Capital Market Commission about the received complaints, also to disclose the identity of the applicant / customer.