



UAB Complaints Handling Process Summary

Complaints Handling Process at Veli

Here at Veli, UAB ("Veli", "we", "our", "us"), we place special emphasis on providing high-quality services and products that meet customer expectations and deliver value, with continuous improvement at the core of our operations. In this process, your experience and feedback are of paramount importance, therefore we invite you to be part of the process of improving our services and product enhancement. We take customer complaints seriously and want to assure you that when you have a cause to complain, we'll listen to you and do our best to make things right. We also view it as an opportunity to learn and improve. Please note that complaints filling and handling is free of charge.

What is the timeframe for filing a complaint?

If you believe that your interests were violated during the provision of financial services, please contact us no later than **3 (three) months** from the day you became aware or should have become aware of the infringement of your rights or legitimate interests.

How to raise a complaint?

Should you decide to raise a complaint with us, please contact us in writing by sending your complaint via e-mail to support@veli.io or by sending it to our registered office via regular or registered mail. To file a complaint via email you can write in Lithuanian or English language.

What data do we need you to provide?

We kindly ask you to specify the following details:

- Your full name and surname
- Contact details (phone number and email address)
- Detailed description of the situation and any relevant facts, circumstances and any documentation that could support complaint filed
- Other important circumstances related to the complaint

You may submit the complaint yourself or through your duly authorized representative. It is important to note that we only accept and process complaints that include all the information listed above. We will assess your submitted complaint within 3 business days of its receipt and inform you of the decision on whether to proceed with its examination or not, including the reasons for any refusal to proceed with it.

How long will this take?

Upon receiving your complaint, which meets the aforementioned requirements, we will provide you with a response within **15 business days**. In exceptional cases, where it is not possible to provide a response within this timeframe due to reasons beyond our control, we will inform you with an interim response specifying the reasons for the delay and indicating the final response date, which cannot exceed **35 business days** from the date your complaint was received.

What is the dispute authority for your complaint?

We will do our best to make all the concerns on your end get resolved. But we are not always perfect, and in case where you are not satisfied with our reply, you have the right to contact the Bank of Lithuania via Electronic Government Gateway (applicable for citizens and residents of Republic of Lithuania) or by reaching out to Legal and Licensing Department at the Bank of Lithuania at Totorių g. 4, LT-01121 Vilnius or by e-mail to www.lb.lt/gincu-sistema, within one year from the date of contacting us to resolve any dispute. Complaints are handled free of charge. For more information on the disputes handled by the Bank of Lithuania, please visit www.lb.lt.