

Clients Complaints Handling Rules

1. If the Client considers that the Company provides the services improperly and (or) violates the Client's rights and legitimate interests, the Client may submit a Complaint to the Company itself or through a representative in the form prescribed in Annex 1 to these Rules. The information provided in the Complaint must be complete, accurate and supported by supporting documents attached to the Complaint.
2. The Complaint must be signed by the Client (if he is a natural person) or his manager or other authorized person (if he is a legal entity), indicating the name of the Client, company code, registered office address, phone and e-mail address. Complaints to the Company can be filed in the following ways:
 - 2.1. by e-mail payments@sh-financial.com;
 - 2.2. sent by registered post to the Company's office (indicated in Company's webpage).
3. The Complaint must contain at least the following information:
 - 3.1. Client's name and surname/company name;
 - 3.2. if the Client represents another person - the name of the represented person and the basis of representation (enclosing to the Complaint a power of attorney in the form established by legal acts or another document confirming the powers of the Client's representative to act on behalf of the Client);
 - 3.3. date of Complaint;
 - 3.4. Client's contact details when requesting a response from the Company;
 - 3.5. the substance of the Complaint - the actions or omissions of the Company complained of;
 - 3.6. Client's requirements;
 - 3.7. list of documents attached to the Complaint e.g.: power of attorney, evidence of infringement, etc.
4. The Complaint must be complete and written in Lithuanian and/or English language.
5. If the Complaint does not comply with the requirements set forth in these Rules, the Company may not investigate the Complaint. In this case, the Company notifies the Client about the shortcomings of the Complaint and instructs to correct them. A Complaint that is returned to the Client for rectification of deficiencies shall be deemed not to have been filed with the Company. Return of the Complaint shall not prevent the Client from re-applying to the Company with the same Complaint after correcting the identified deficiencies
6. If an identical Complaint is submitted to the Company, or Complaint which is already being examined by another competent authority or court or for which a decision of the Company has been made or for which a court decision, ruling or order has entered into force, the Company refuses to examine the respective Complaint.

7. The Company investigates the Complaint and submits a complete, reasoned, documented response to the Client no later than within 15 business days from the receipt of the Client's Complaint by the Company. If for reasons beyond the Company's control it is not possible to provide a response within 15 business days, the Company will send a provisional response, stating the reasons for the delay in responding to the Complaint and the deadline for the Complainant to receive a final response. In any event, the deadline for submitting the final response will not exceed 35 business days from the date of receipt of the Complaint by the Company.
8. The original of the response, together with the supporting documents, will be provided to the Client in the manner of the Complaint was received (sent by post or email).
9. If the Company does not satisfy the Client's requirements or partially satisfies them and the Client is a consumer, the Client shall have the right to apply to the Bank of Lithuania in writing or electronically within 1 (one) year from applying to the Company for settlement of the dispute. The Client, who has missed the specified deadline for applying to the Bank of Lithuania, forfeits the right to apply to the Bank of Lithuania for the same dispute, i.e. on the same subject matter (claim against the Company) and on the same grounds (circumstances underlying the claim) regardless of the fact that he has repeatedly contacted the Company (You can find out more about consumer disputes with financial service providers on the website of the Bank of Lithuania: www.lb.lt).
10. If the Company does not satisfy the Client's requirements or partially satisfies them and the Client is not a consumer, the Client shall have the right to apply to the courts in accordance with the procedure established by the laws of the Republic of Lithuania.

Annex No. 1 Form of the Complaint

Beginning of the form

COMPLAINT

Date: _____

Company Client's name, surname/company name:

Name and surname of the Client's representative (if the Complaint is filed by a representative of the Client of the Company), basis of representation:

Address: _____

E-mail: _____

Tel.: _____

Substance matter and requirements of the Complaint:
State the nature of the violation and the information relating to the violation, indicating:

- the **date** on which the alleged violation became known to Client;
- the specific **act or omission** complained of;
- the **factual circumstances** on which Client base his/her claim;
- what Client's **rights or legitimate interests** are affected by the act, omission or decision complained of;
- Client's **requirements**.

The following documents are enclosed to the Complaint:

- 1.
- 2.
- ...

Name and signature of Client/Client's representative:

End of the form