

## FinCause Complaints Handling Notice

FinCause strives to provide excellent service to all our clients. Therefore, we encourage our clients to open communication, so we could meet their expectations and suggest solutions; however, we understand that there may be times when you are not completely satisfied. If you have a complaint, please follow the procedures outlined below.

### How to submit a complaint?

You have the right to submit a complaint if you believe your rights and/or interests related to our services have been violated. You must submit your complaint in writing in Lithuanian or English within three months from the date you became aware of the violation.

You can submit your complaint using the form provided (available [here](#)) or in your own words. Please be sure to include the following information:

- Your name and contact information (for individuals) or the legal entity's name, code, and registered address (for businesses).
- The date of the complaint.
- A clear description of your complaint, including your rights and/or interests that were violated and the circumstances surrounding the issue.
- Your desired resolution.
- If you are submitting a complaint through a representative, please provide their identification and authorisation documents.

You can submit your complaint to FinCause in the following ways:

- **By email:** [support@fincause.com](mailto:support@fincause.com)
- **By mail:** A. Smetonos str. 2-201, Vilnius, LT-01115, Lithuania

### What is the complaint review process?

We will review your complaint within 15 business days of receiving it. If we require additional time or information, we will inform you and provide an estimated resolution timeframe. In most cases, we aim to resolve complaints within 35 business days.

If your complaint lacks the necessary information, we may request additional details or documentation. You will have at least seven calendar days to provide the requested information. If you fail to do so, we may not be able to investigate your complaint.

We will keep you informed throughout the investigation process and provide a final response within the specified timeframe.

### Escalating your complaint

If you are a consumer and are not satisfied with our response, you may escalate your complaint to the Bank of Lithuania. The dispute may be escalated to the Bank of Lithuania in one of the following manners:

- Via the electronic dispute settlement tool: [E-Government Gateway](#)
- By filling out the consumer's application form (or preparing a written notice) and submitting it by post Totorių g. 4, LT-01121 Vilnius, Lithuania or email [prieziura@lb.lt](mailto:prieziura@lb.lt).

More information is available at: <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>.

The same complaint procedure applies to complaints related to activities not supervised by the Bank of Lithuania, but you will not have the right to escalate to the Bank of Lithuania in the same manner that a consumer does.

## **Fraud Complaints and Unauthorised Payment Transactions**

If your complaint involves fraud or unauthorised payment transactions, please be aware that FinCause takes these matters very seriously. We have dedicated channels and procedures in place to address such concerns promptly and effectively.

To report fraud or unauthorised payment transactions, you can reach us through the following channels:

- **Email:** [fraudprevention@fincause.com](mailto:fraudprevention@fincause.com)
- **Phone:** +370 641 21390

Please provide as much detail as possible, including any relevant transaction information, dates, and any communication you may have had with individuals involved. This will help us investigate and resolve your complaint more efficiently.

**Thank you for choosing FinCause. We value your feedback and are committed to resolving any concerns you may have.**