

COMPLAINT HANDLING RULES

I. GENERAL PROVISIONS

1. These Complaint Handling Rules (hereinafter - the Rules) establish the procedure for submitting and handling complaints filed by clients of UAB “ESTO” (hereinafter - the Company) and other persons (hereinafter, the term person refers to any natural person; this term also includes the plural form persons, unless the context requires otherwise), related to the Company’s services, agreements and/or customer service.
2. Complaints are handled in accordance with the Law on Consumer Credit of the Republic of Lithuania, the Rules for Handling Complaints Received by Financial Market Participants approved by the Board of the Bank of Lithuania, the Rules for the Out-of-Court Settlement of Disputes at the Bank of Lithuania, as well as other applicable legal acts of the Republic of Lithuania.
3. The term “complaint” as used in these Rules means a person’s claim stating that the Company has violated their rights or legitimate interests arising from contractual or related relations.
4. The Company aims to handle complaints promptly, fairly, objectively and to resolve disputes amicably.

II. COMPLAINT SUBMISSION PROCEDURE

5. A person who believes that their rights or legitimate interests have been violated must first submit a complaint to the Company. Before applying to any dispute resolution authority, the person must first submit a complaint to the Company and receive the Company’s response or wait until the deadline set in these Rules and/or legal acts for providing the response expires.
6. A complaint must be submitted in writing, using one of the following methods:
 - 6.1. by email: info@esto.lt
 - 6.2. by post: UAB ESTO, Lvivo g. 25-104, LT-09320, Vilnius
 - 6.3. by other methods indicated by the Company.
7. A complaint must include the following information:
 - 7.1. name and surname;
 - 7.2. personal identification number or date of birth;
 - 7.3. contact details (address, telephone number, email address);
 - 7.4. description of the complaint and relevant facts;
 - 7.5. the person’s request to the Company;
 - 7.6. documents or information supporting the complaint (if available);
 - 7.7. preferred method of receiving the response.
8. A complaint may also be submitted by the person’s authorised representative, who must provide a power of attorney issued in accordance with the applicable legal requirements. Supporting documents must be attached.
9. Complaints must be submitted in the official Lithuanian language. Complaints submitted in other languages may not be examined.

III. COMPLAINT ACCEPTANCE AND HANDLING

10. All complaints received in accordance with these Rules are registered in the Company’s complaint register.
11. Examination of a complaint begins only if the identity of the person submitting the complaint is clearly identifiable and the complaint contains at least the minimum information necessary to determine the subject of the complaint.

12. If the complaint lacks required information, the Company may request the person to clarify the complaint or provide additional documents. A period of not less than 14 calendar days shall be given to correct the deficiencies. Once corrected, the complaint shall be considered submitted on the date the deficiencies are remedied.
13. The Company may refuse to examine a complaint if:
 - 13.1. the deficiencies are not corrected within the specified period;
 - 13.2. the complaint relates to activities for which the Company is not responsible;
 - 13.3. a final decision regarding the same matter has already been issued by the Company or another competent dispute resolution authority.

IV. COMPLAINT HANDLING DEADLINES AND RESPONSE

14. The Company shall examine the complaint and provide a response no later than within 30 calendar days from the date of receipt.
15. If, for objective reasons, the complaint cannot be examined within the specified time, the Company shall inform the person in writing, indicating:
 - 15.1. the reason for the delay;
 - 15.2. the new deadline for providing the response.
16. The extended deadline may not exceed the maximum limits permitted by legal acts.
17. The response shall be provided in writing or in another method requested by the person. The Company's response shall include clear, reasoned and, where applicable, document-based explanations.
18. The Company examines complaints free of charge.

V. FURTHER DISPUTE RESOLUTION

19. If the person is not satisfied with the Company's response, they have the right, within one year from the date of submitting the complaint to the Company, to submit a complaint to the Bank of Lithuania or apply to any other competent dispute resolution institution.
20. Persons may apply to the following institutions:
 - 20.1. Bank of Lithuania - for disputes related to financial services. Complaints may be submitted via the electronic dispute resolution system: www.lb.lt/gincu-sistema. Additional information: <https://www.lb.lt/lt/spreskite-ginca-su-finansiniu-paslaugu-teikeju>.
 - 20.2. State Consumer Rights Protection Authority (VVTAT) - for disputes related to consumer rights or non-financial services. Website: www.vvtat.lt.
 - 20.3. State Data Protection Inspectorate (VDAI) - for disputes related to personal data protection. Website: <https://vdai.lrv.lt>.
 - 20.4. Courts - any person has the right to apply to the courts in accordance with the laws of the Republic of Lithuania.

VI. FINAL PROVISIONS

21. All data related to a complaint are processed in accordance with GDPR, the laws of the Republic of Lithuania and the Company's Privacy Policy.
22. The Rules enter into force on the date of approval by the Company's manager and remain valid for an indefinite period.
23. The Rules are periodically reviewed and updated as necessary.