

# **Customer Complaint Handling Policy**

**Effective from  
The 12<sup>th</sup> of January 2023**

**Version: 1**

## General Information

In order to use services please visit [www.benker.io](http://www.benker.io) website.

BENKER Information:

- Name: BENKER UAB
- Address: Lvivo g. 25-702, LT-09320 Vilnius, Lithuania
- E-mail address: [help@benker.io](mailto:help@benker.io)
- Name of the business register: SE Center of Registers (VĮ Registrų Centras) of the Republic of Lithuania
- Licensing authority: the Bank of Lithuania (Lietuvos Bankas), Gedimino pr. 6, Vilnius, Lithuania, link to the website: <https://www.lb.lt/>.
- Company Number: 305084126
- License Authorisation Code: LB002125, License No: 91

### 1. General Provisions

This BENKER Customer Complaints Handling Policy (hereinafter – Complaints Policy) relates to services related to issuance of electronic money and any other services provided to You by BENKER UAB (trading as BENKER). Please note that certain terms used in this document have defined meanings. These terms are capitalised and the definitions can be found in General Terms and Conditions, which can be found [here as well as on BENKER's Website](#).

BENKER strives to provide the best possible customer experience at all times and aims to provide You with a service that is efficient and reliable. We will always seek to resolve any issues that You experience with Our Service as soon as possible. If You are dissatisfied with any element of the Service provided to You by BENKER, We would encourage You to contact Us as soon as possible so that We can address any problems and try to make sure they do not happen again. BENKER investigates Your complaint free of charge.

### 2. How to Contact Us

In the first instance We recommend that You contact Our Support Team for support via App or sending email to [help@benker.io](mailto:help@benker.io). The Support Team can assist with a variety of issues quickly and efficiently or, on the rare occasions they are not able to assist directly, will be able to escalate the issue to the appropriate department.

### 3. Making a Formal Complaint

If an issue is not resolved to Your satisfaction by Our Support Team You can submit a formal complaint. You may submit a formal complaint to [help@benker.io](mailto:help@benker.io) either in the Lithuanian or English language.

Please note that You should submit a formal complaint to BENKER no later within 3 (three) months of learning about a violation of Your rights.

When submitting a complaint, You must provide Your full name, surname, address, Your BENKER User Profile number, the phone number associated with Your BENKER User Profile, and the email address, associated with Your BENKER User Profile.

The complaint must include full details of the circumstances giving rise to the complaint, including a full description of the issue, the date and time that the issue occurred, and how You would like Us to resolve the issue. Please ensure that You verify any relevant documents (and provide copies of any documents that We do not already have in Our possession, including proof of complaint object) to allow Us to properly consider Your complaint.

After You have submitted Your complaint (in accordance with the requirements described above), We will acknowledge receipt in writing and confirm that We are investigating Your complaint.

After receiving full details of Your complaint, We will promptly consider the matter and aim to provide You with Our final response within 15 (fifteen) Working Days. If the information You have provided with Your complaint is not sufficient to allow Us to properly address the issue, We will contact You and identify what further information or documentation We consider will be required to allow Us to adequately address Your complaint. Any delay arising as a result of the provision of insufficient information with Your complaint will not be taken into account when assessing whether the final response has been provided within 15 (fifteen) Working Days.

If We are unable to provide the final response to Your complaint within 15 (fifteen) Working Days, We will contact You to explain the reason for the delay, and specify the date when You will receive the final response from Us. In any event, We will provide Our final response within 35 (thirty five) Working Days from the date the complaint was received.

Our final response will be clearly identified as such and will either:

accept Your complaint and, where appropriate, offer redress or other remedial action;

offer redress or other remedial action as a gesture of goodwill without accepting Your complaint; or

reject Your complaint and explain the reasons that the complaint has been rejected.

We will send Our response to You via the same Communication Channel, that You used to submit Your complaint, unless You have requested that We use a different method.

## 4. Complaints Register

All the Complaints will be duly registered and stored in the manner BENKER system. BENKER will collect all documents and data related to the specific complaint and will store information on the measures taken to resolve the complaint. The following data confirming the complaint will be collected and recorded:

the name of the applicant;

the address of the applicant indicated in the complaint;

the date and method of receipt of the complaint;

the essence of the complaint (short content);

Our services or products or types thereof;

the date of the reply to the applicant;

the final outcome of the complaint (decision).

## 5. Further Complaints / Dispute Resolution

If You are not satisfied with Our final response, or if You do not receive a response from Us within the time period set out at Sections 3.6 to 3.7 hereinabove, within a period of 1 (one) year, You may be able to:

submit a complaint to the Bank of Lithuania, address Totorių g. 4, LT-01121 Vilnius, Lithuania, [e-mail prieziura@lb.lt](mailto:prieziura@lb.lt); for more information please visit [here](#);

electronically refer the matter to the Bank of Lithuania, address Totorių g. 4, LT-01121 Vilnius, Lithuania, e- mail [prieziura@lb.lt](mailto:prieziura@lb.lt). The Bank of Lithuania deals with disputes between consumers and financial market participants out of court. More information can be found on the Bank of Lithuania [website](#). You may be able to refer Your appeal to the Bank of Lithuania in three ways:

via the electronic dispute settlement facility [E-Government Gateway](#);

by completing a Consumer Application Form, listed [here](#), and sending it to the Law and Licensing Department of the Bank of Lithuania, Totorių g. 4 , LT-01121 Vilnius, Lithuania, [email: prieziura@lb.lt](mailto:prieziura@lb.lt);

by filing out a free-form application and sending it to the Law and Licensing Department, Totorių g. 4, LT- 01121 Vilnius, Lithuania; [prieziura@lb.lt](mailto:prieziura@lb.lt).

Please note that certain time limits shall apply to appeals referred to the Bank of Lithuania. If You do intend to refer a complaint, You must do so within 1 (one) year from receiving Our final response. If You fail to refer a complaint within this time-frame, You will no longer be able to apply to the Bank of Lithuania regarding the dispute, having the same subject matter and on the same legal basis of the relevant complaint, regardless the fact that You made all the actions listed in hereinabove repeatedly. You have the right to apply to the Bank of Lithuania or directly to the court. Please be aware that a court judgement is binding on all parties whereas the decision of the Bank of Lithuania is a recommendation that is not binding on the consumer or the financial market participant and cannot be appealed. The Bank of Lithuania does not charge for dealing with disputes.