Updated agreement came into force: 18-03-2022

Rules for Filing and Processing Client Claims (Complaints)

General provisions

1. The Rules for Filing and Processing Client Claims (Complaints) (hereinafter referred to as the Rules) determine the requirements for filing, processing, and responding to Client claims (complaints).

2. The purpose of the Rules is to organize the process of Client claims (complaints) management in a fair, efficient, and proper manner.

3. General Terms:

3.1. **Institution** – a licensed Paysera company that has registered the Client in the System.

3.2. **Client** – an individual client who has registered in the System and created an Account.

3.3. **Claim (complaint)** – a written request submitted by a Client to the Institution, where the Client indicates that the rights or legitimate interests of the person, related to the services provided by the Institution, or concluded agreements, have been violated, and requests to meet their requirements.

3.4. **Claims (complaints) examination** – the activity of employees of the Institution, including acceptance and registration of claims (complaints), issue determination, preparation of a response and its provision to a Client.

3.5. **Claim (complaint) register** – a journal where all claims (complaints) of Clients obtained directly from the Clients, by mail, email, or through other electronic means are registered.

3.6. **Response** – a written reply to a Client's questions and/or demands.

3.7. **User** – a natural (private) person who uses services of the Institution for purposes which are outside of his/her trade, business or professional activity.

3.8. **System** – a software solution on websites owned by Paysera, which is developed by Paysera and used to provide Paysera services.

4. The provisions shall not apply where:

4.1. the activities of the Institution indicated in the Client's claim (complaint) are not regulated by special laws and not supervised by a regulatory (supervisory) authority, or

4.2. the Institution is not responsible for the execution of the activity indicated in the Client's claim (complaint).

Filing claims (complaints)

5. The Client may submit a claim (complaint) to the licensed Paysera company that registered them in the System in the following ways:

5.1. Paysera LT, UAB:

5.1.1. at the Client service centre of the Institution, at Paysera LT, UAB, Pilaitės pr. 16, LT-04352, Vilnius;

5.1.2. by post to Paysera LT, UAB, Pilaitės pr. 16, LT-04352, Vilnius;

5.1.3. by email to support@paysera.com;

5.1.4. via the Institution's online service system www.paysera.com, by completing the enquiry form (select the "Send message" option);

5.1.5. via the electronic dispute resolution system for online contracts, set up by the European Commission. It is recommended that you contact the Institution before submitting a claim to the electronic dispute resolution system.

5.2. Paysera Kosova SH.P.K.:

5.2.1. at the Client service centre of the Institution, at Rr. Perandori Justinian, No 132, 10000 Prishtina, Kosovo;

5.2.2. by post to Paysera Kosova SH.P.K., Rr. Perandori Justinian, No 132, 10000 Prishtina, Kosovo;

5.2.3. by email to support@paysera-ks.com;

5.2.4. via the Institution's online service system www.paysera-ks.com, by completing the enquiry form (select the "Send message" option);

5.2.5. via the electronic dispute resolution system for online contracts, set up by the European Commission. It is recommended that you contact the Institution before submitting a claim to the electronic dispute resolution system.

5.3. Paysera Albania SH.P.K.:

5.3.1. at the Client service centre of the Institution, at Albania, Tirana, Njesia Administrative No. 2, Rr. Fadil Rada, Pallati Donika, Kati i tretë;

5.3.2. by post to Albania, Tirana, Njesia Administrative No. 2, Rr. Fadil Rada, Pallati Donika, Kati i tretë;

5.3.3. by email to support@paysera.al;

5.3.4. via the Institution's online service system www.paysera.al, by completing the enquiry form (select the "Send message" option);

5.3.5. via the electronic dispute resolution system for online contracts, set up by the European Commission. It is recommended that you contact the Institution before submitting a claim to the electronic dispute resolution system.

6. In their claim (complaint), the Client must specify:

6.1. the name, surname or company name;

6.2. the address of the Client;

6.3. the date of filing the claim (complaint);

6.4. the essence of the claim (complaint), i.e. the person's rights or legitimate interests that have been violated;

6.5. the Client's requirements to the Institution;

6.6. other available documents relating to the claim (complaint), if needed;

6.7. the applicant's contacts: phone number or email address;

6.8. If at least one of the required requisites is missing, the Institution has the right to request the Client to complete the claim (complaint).

Processing claims (complaints)

7. Claims received are recorded in the Register of claims (complaints), which must include the following verified data:

7.1. the Client's name, surname or company name;

7.2. the address indicated in the claim (complaint);

7.3. the date and the method of receipt of the claim (complaint), name of the employee who has accepted the claim;

7.4. a summary of the claim (complaint);

7.5. the Institution's service or its part which is the subject of the claim (complaint);

7.6. the date of response to the Client;

7.7. final result (decision) of the claim (complaint) examination.

8. A claim (complaint) shall not be accepted or processed, if:

8.1. the claim (complaint) does not comply with the requirements set out in clauses 5 and 6;

8.2. incomplete, unreadable or unclear information is provided in the claim (complaint). A responsible employee of the Institution must request the Client to clarify the information, if possible.

9. The Client's claim (complaint) shall be dealt with in accordance with the provisions of the state law of the licensed Paysera company that has registered the Client in the System, the principles of respect, fairness, and justice.

10. Claims (complaints) are processed and responses shall be provided in accordance with the following order:

10.1. if the Client is a User, the Institution shall examine the claim not later than within 15 (fifteen) business days as of its receipt at the Office, unless the Institution cannot provide the answer within 15 (fifteen) days due to reasons beyond its control. In this case the Institution shall provide the User with a non-final response, indicating the reason for the delay and the deadline for submitting the answer. Either way, the deadline for providing the final answer shall not exceed 35 (thirty five) business days;

10.2. if the Client is not a User, the Institution shall examine the claim no later than within 30 (thirty) days from the date of its receipt at the Office, except in cases where the examination of the claim (complaint) requires additional documents or information, or where other acts related to the provision of the Services, which are

obligatory for the Institution (such as payment card rules of international organizations), establish a different time frame.

11. If a claim (complaint) cannot be examined within the time limits referred to in clause 10 of the present Rules, the Client shall be informed of the reason and, if necessary, requested to provide additional information, indicating when a response to their claim (complaint) is to be provided.

12. After a claim (complaint) has been examined, the decision as to its reasonableness shall be put in writing, i.e. the Client is provided with a written response.

13. When a Client's claim (complaint) is not satisfied or is satisfied partially, the reasons for the refusal to satisfy the claim (complaint) of the Client, as well other remedies, including but not limited to possible dispute resolution means and rights, shall be indicated in a response to the Client.

14. A response to the Client shall be provided via the same channel the claim (complaint) has been received, unless otherwise indicated by the Client.

15. Client claims (complaints), materials, documents related to the examination of these claims (complaints) and a response provided to the Client shall be stored not less than 3 (three) years as of provision of the last response to the Client.

Final provisions

16. These Rules are publicly available at the website of the Institution.

17. If the Client is not satisfied with the decision taken by the Institution, the Client shall have the right to pursue other legal remedies and to submit a complaint to the relevant body supervising the activities of the Institution::

17.1. Regarding Paysera LT, UAB:

17.1.1. to the Bank of Lithuania, located at Totorių g. 4, LT-01121 Vilnius, in the following ways:

17.1.1.1. via the electronic dispute resolution tool "E-Government Gateway";

17.1.1.2. by filling in the User's request form and sending it to the Supervisory Authority of the Bank of Lithuania, Totorių g. 4, LT-01121 Vilnius, e-mail: pt@lb.lt or info@lb.lt;

17.1.1.3. by submitting a free form application to the Supervisory Authority of the Bank of Lithuania, Totorių g. 4, LT-01121 Vilnius, e-mail: pt@lb.lt or info@lb.lt.

17.2. Regarding Paysera Kosova SH.P.K.:

17.2.1. to the Central Bank of Kosovo, located at Rr. Garibaldi 33, Pristina, 10000, Kosovo, in the following ways:

17.2.1.1. via the electronic dispute resolution system https://ankesat.bqk-kos.org;

17.2.1.2. by postal mail to Rr. Garibaldi 33, Pristina, 10000, Kosovo;

17.2.1.3. by registering the complaint with the Central Bank of Kosovo at Rr. Garibaldi 33, Pristina, 10000, Kosovo;

17.2.1.4. by fax.

17.3. Regarding Paysera Albania SH.P.K.:

17.3.1. to the Bank of Albania at Selia Qendrore No. 1 e Bankës së Shqipërisë, Sheshi "Skënderbej", No. 1, Tiranë, Albania, in the following ways:

17.3.1.1. by post mail to Selia Qendrore No. 2 e Bankës së Shqipërisë, Bulevardi "Dëshmorët e Kombit", No. 3, Tiranë, Albania;

17.3.1.2. by email to public@bankofalbania.org;

17.3.1.3. by visiting https://www.bankofalbania.org/Aksesi_ne_informacion/.

18. If the dispute is not settled amicably or through other means of out-of-court settlement of disputes, the dispute shall be resolved in court according to the headquarters of the Institution as provided by the procedure established by the laws.