

CONSUMER DISPUTES WITH A FINANCIAL MARKET PARTICIPANT AND COMPLAINT HANDLING

A person who believes that UAB INVL Asset Management (hereinafter – the Company) has violated their rights or legally protected interests related to the provision of financial services may first apply in writing to the Company, specifying their claims and the circumstances of the complaint. The Company handles complaints free of charge.

A complaint may be submitted to the Company by an existing or potential client, a beneficiary, an affected third party, a client of another financial market participant, or their duly authorized representative (the document confirming representation must comply with the requirements for the form and content of such documents as established by the laws and other legal acts of the Republic of Lithuania).

You can submit a complaint in the following ways:

- by email to info@invl.com;
- in person at the Company's registered office or by registered mail to Gynėjų str. 14, LT-01110, Vilnius.

In the complaint, please provide the following information:

- Name and surname of the complainant, or company name, company code, name and surname of the company's representative;
- Address of the complainant or the company;
- Date of submission of the complaint;
- Precise contact information of the complainant (address, telephone number, and email address);
- Detailed circumstances and facts based on which the complainant wishes to raise claims or grievances against the Company;
- Clear demands and requests;
- Other documents that may be relevant to the examination of the complaint;
- Signature of the complainant (physical or certified electronic signature), if the complaint is related to the complainant's financial claims.

If preparing a response requires the disclosure of confidential information or if the complaint involves the complainant's financial claims, the Company may ask the complainant to verify their identity. The complaint must be written legibly. Illegible or incomprehensibly worded complaints are returned to the person in the same form as they were submitted to the Company, indicating the shortcomings and requesting clarification or correction.

Anonymous complaints are not accepted, and responses to them are not prepared.

A received complaint will be investigated as soon as possible, but no later than within 15 (fifteen) business days from the date of its receipt. If the complaint cannot be resolved within this period for objective reasons, the Company will notify the complainant, indicating the circumstances of the delay and the deadline by which the complaint will be investigated and a detailed response will be provided. In any case, the deadline for providing the final response will not exceed 35 (thirty-five) business days from the date of receipt of the application.

Response to the Complaint

The response to the complaint is provided in writing, in the same manner as it was received, unless the complainant indicates otherwise when submitting the complaint. Postal responses are sent by registered mail. If the Company disagrees with the complainant's claims, it will, in all cases, provide a detailed, reasoned written response, supported by documents if the situation requires. Copies of these documents are attached to the response.

Where can you turn if you are not satisfied with the Company's response to your complaint?

If the complainant is not satisfied with the Company's response, they can defend their rights by filing a claim in court or by applying to the Bank of Lithuania, which handles disputes between financial institutions and consumers out of court. The address of the Bank of Lithuania is Totorių g. 4, LT-01121, Vilnius, and its website address is www.lb.lt.

On January 26, 2012, the Board of the Bank of Lithuania approved the "Rules for the Out-of-Court Dispute Resolution Procedure for Consumers and Financial Market Participants at the Bank of Lithuania." A link to the aforementioned legal act and relevant information published by the Bank of Lithuania regarding consumer disputes [here](#).

It is important to know that:

- if you believe that the Company has violated your rights and legitimate interests arising from contracts or related relationships and you intend to apply to the Bank of Lithuania for the resolution of the dispute, you must first apply in writing to the Company, stating the circumstances of the dispute and your claim (as defined above). You must submit the complaint to the Company no later than within 3 (three) months from the day you became aware or should have become aware of the violation of your rights or legitimate interests;
- if the Company does not satisfy your claims or satisfies them only partially, you have the right to apply to the Bank of Lithuania for the resolution of the dispute within 1 (one) year from the date of submitting the complaint.