

# Complaints Handling Process

We want you to be happy with the services Bondora provides. However, if this is not the case and you are dissatisfied with the service requested by or provided to you, or its terms and conditions or quality, we want to know about it. Before filing a complaint, please review the information below on how complaints are being handled, so we can process your complaint as quickly and efficiently as possible.

## HOW DO I FILE A COMPLAINT?

Bondora's customer service is 100% digital. This means we can handle and solve complaints quickly and securely. You can file a complaint with Bondora by using the form under the "FAQ" section on [Bondora's website](#).

Customers' complaints shall be investigated free of charge, i.e., no charge shall be applied to Bondora's Customers.

## WHAT INFORMATION SHOULD I PROVIDE IN MY COMPLAINT?

You must provide all the relevant facts so we can solve your complaint as efficiently as possible. Please describe and explain the basis of your complaint in as much detail as possible. You should also state the claim or request you want Bondora to settle. You can express your complaint in Lithuanian or English.

Please include any relevant documents in your complaint if they are not easily available to Bondora.

If your representative files a complaint in your name, please attach a document that certifies their right to representation. This document must be signed with valid electronic signature.

## HOW DOES BONDORA PROCESS COMPLAINTS?

Bondora treats all customers with respect and without prejudice. We will establish your complaint's specific circumstances and analyze the problem to the core to settle it in the best way possible. If necessary, we may ask you for additional information or documents related to the complaint.

If the arguments in your complaint are justified, we will quickly restore any wrongdoings or propose another solution acceptable to you. But if we do not partly or wholly agree with your complaint, we will justify our decision in our reply to you.

We may refuse to investigate the following complaints:

- complaints which are identical to complaints that are already being examined by another competent authority or court or with respect to which a decision has already been adopted;
- anonymous complaints;
- complaints submitted to us more than 3 months after the date on which the customer became aware or ought to have become aware of a violation of its rights or legitimate interests, unless we decides to investigate the relevant complaint in accordance with our legitimate interests.

### **WHEN CAN I EXPECT A REPLY?**

We will email you an automatic notification when we receive your complaint (usually within one business day).

Generally, we settle complaints within 5 (five) business days after receiving them, but it may take more time, depending on the subject and complexity of your complaint. In any case, we will try to respond to you no later than 15 (fifteen) business days from the complaint receipt. If we can't settle your complaint within 15 (fifteen) business days, we will inform you why it's taking longer and set a new date when you can expect a reply, but this deadline will not be more than 30 (thirty) calendar days from the date of receipt of the complaint.

### **WHAT SHOULD I DO IF I'M NOT HAPPY WITH THE PROPOSED SOLUTION?**

We will do our best to provide the best solution for your complaint. But if you are unhappy with our suggestion, you are welcome to contact us again and contest our decision.

If you are still unhappy with our solution, you can protect your rights by contacting the following authorities:

- Consumer Protection and Technical Regulatory Authority ([www.ttja.ee](http://www.ttja.ee), address: Endla 10a, 10142 Tallinn; email: [info@ttja.ee](mailto:info@ttja.ee); phone number: 620 1707)
- Financial Supervision and Resolution Authority ([www.fi.ee](http://www.fi.ee), address: Sakala 4, 15030 Tallinn; email: [info@fi.ee](mailto:info@fi.ee); phone number: 668 0500)



- Bank of Lithuania (<https://www.lb.lt/en/>) via the electronic dispute settlement tool: [E-Government Gateway](#) or 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/disputes-between-consumers-and-financial-market-participants>.
- Court (contact details according to jurisdiction)
- Consumer Disputes Committee ([www.komisjon.ee](http://www.komisjon.ee), address: Endla 10A, 10142 Tallinn; email: [avalduis@komisjon.ee](mailto:avalduis@komisjon.ee); phone number: 620 1707). Complaints arising from distance contracts can also be filed with the Consumer Disputes Committee through an online dispute resolution environment at the address <http://ec.europa.eu/odr>
- Data Protection Inspectorate (complaints related to personal data, [www.aki.ee](http://www.aki.ee); address: Tatari 39, 10134 Tallinn; email: [info@aki.ee](mailto:info@aki.ee); phone number: 627 4135).

