



## CASHCARD GENERAL TERMS AND CONDITIONS

### Definitions

**App:** Peakwallet mobil app, downloadable from the AppStore to mobil devices running on an iOS operating system, or from the Google Play Store to mobil devices running on an Android operating system.

**Card:** the CashCard prepaid Mastercard used by You.

**Cardholder, You:** You, as the user of the card.

**Contactless Limit:** the limit applying to transactions completed by contactless payment.

**Customer Service, or Customer Service Contacts:** our Customer Service is available in the App, and the Website, throughout the contact form, and also via email, at the info@peakfs.io address. Telephone: +36 1 7333 111, for the following cases: activation of the PIN code and the Card, enquiries about the balance of the Card, enquiring about the latest transactions.

**Funds:** the value of the electronic money attached to the Card. Explained in more detail in Section 6.1.

**Issuer:** the Issuer of the Card, DiPocket UAB, explained in more detail in Sections 1.5, and 1.6.

**Our, Ours, Us, We:** Peak Card Services Limited (headquarters: Suites 7B & 8b 50 Town Range Gibraltar, company number: 111314) („**Peak**”), or DiPocket UAB (company number: 305599375, headquarters: Upės Street 23, 08128, Vilnius, Lithuania) („**Issuer**”), in the event any part of this T&C applies to the electronic money issued for your use, or the Issuer.

**Personalised Security Features:** certain data concerning the Card. Explained in more detail in Section 9.1.

**Shortfall:** in the case the Card does not contain sufficient funds required for the completion of a transaction, a Shortfall may be created. This is explained later in Section 5.6.

**Tariff Table:** the pricing policy applying to the Card. The Tariff Table is available at all times on the website, [www.peakfs.io](http://www.peakfs.io).

**T&C, Terms, Terms and Conditions:** this document, explained in more detail in Section 1.1.

**Website:** the webapp available through the URL of [www.peakwallet.com](http://www.peakwallet.com).

## 1. General provisions

- 1.1. These CashCard Terms and Conditions („**T&C**“) represent an agreement between You, the User ("**Cardholder**") of a CashCard prepaid Mastercard ("**Card**"), and **Us** , it governs the use of your Card. The Terms is a supplement to, and must be read together with, the PeakWallet Terms and Conditions, which sets out the terms in relation to your PeakWallet Account.
- 1.2. By using your Card, you are demonstrating your agreement to these Terms.
- 1.3. The Terms is governed by the laws of Gibraltar. Any dispute between you and us in connection with your Card may be brought in the courts of England and Wales.
- 1.4. You may access the Terms at any time by visting [www.peakfs.io](http://www.peakfs.io). You can find an excerpt of the Terms as well in the envelope containing your Card.
- 1.5. The Card is issued by DiPocket UAB (company number: 305599375, headquarters: Upės Street 23, 08128, Vilnius, Lithuania; referred to as the „**Issuer**“ from now on).
- 1.6. The Issuer is a licensed, and regulated institution under the jurisdiction of the Lithuanian Financial Supervisory Authority, and the Bank of Lithuania (headquartered at Gedimino Road 6, LT-01103, in Vilnius, Lithuania, telephone: +370 800 50 500). The Issuer conducts its operations based on a permit, which allows it to issue electronic money in the territory of the European Union. The Issuer operates based on the permit (No. 75) regarding e-money institutions, issued in Lithuania on 10 November 2020. Based on the permit concerning e-money institutions, DiPocket is allowed to provide the services contained within. The permit is available at the following link: [www.lb.lt/lt/frd-licencijos/view\\_license?id=1985](http://www.lb.lt/lt/frd-licencijos/view_license?id=1985)
- 1.7. As an e-money institution the Issuer can receive and hold Cardholder funds and process payments upon Cardholders' requests. (As a substitute for regular money, electronic money works the following way: after receiving a certain amount of money from You, we are able to issue electronic money in the same value, denominated in the same currency. The e-money is stored in your electronic wallet. Afterwards, You may conduct payments using the Card, by debiting your electronic wallet.) The Issuer holds Cardholder funds in segregated accounts held at European banks, meaning customer funds are segregated from the Issuer's own funds. However, funds entrusted by Cardholders to the Issuer are not covered by the Financial Services Compensation Scheme. The deposit account of the Issuer is held with CIB Bank Zrt. (registration number, 01-10-041004), having its registered office at 1027 Budapest, Medve u. 4-14., Hungary. The Issuer is a Principal Member of Mastercard Inc.
- 1.8. At all times the Card remains the property of the Issuer. The Card is neither debit nor a credit card and it is not linked to a bank account. The funds on the Card will not earn any interest. The right of disposal over the balance of the Card belongs to the Cardholder.
- 1.9. After completing the registration and ordering the Card, You are obligated to provide data that is accurate, and disclose the telephone number and e-mail address that is used and accessed solely by You. In the case You initiate authentication during the usage of the Card, using one of our systems, then during the authentication, You are obligated to use the originals of your ID cards and documents, and You may not manipulate them under any circumstances. If we determine that You have not acted accordingly during the authentication, we may initiate the completion of the authentication once again. In certain cases, we may even decide to

suspend the provision of the service. During the identification process you may be obliged to pay a fee, in line with the Tariff Table.

## **2. Applying for a Card**

- 2.1. To apply as a Cardholder, you must have your residential address within the European Union, which you have to declare under the law as well as your identity.
- 2.2. If we are unable to confirm your identity and/or any relevant Cardholder information based on the data you provided, we are entitled to ask for any further evidence of your identity, and/or carry out such further checks as it deems necessary to establish your identity. If we are unable to do this, we may refuse to enable certain functions.
- 2.3. If you give us false or inaccurate information and/or we detect suspicious behaviour, we will report it to the applicable agencies. We may also block or cancel your Card and terminate this agreement.

## **3. Activating the Card**

- 3.1. Before activation, the Card cannot be used for any transactions. When you receive your Card, for security reasons, it will be issued to you in an inactive state.
- 3.2. You may activate the Card in the App or on the Website after the creation of the user account connected to the Card. You may also activate it on a mobile phone, following the instructions given by the carrier provided with the Card.

## **4. Topping up the Card**

- 4.1. You may top up your Card by depositing or transferring funds to the IBAN of the Card.
- 4.2. After topping up your Card, the electronic money associated with the Card is issued by the Issuer. In all cases funds will be credited to your Card in the amount equal to the amount transferred or deposited, net of applicable fees.
- 4.3. We will credit your transfers (i) from another Card executed via our systems instantly, and (ii) incoming bank transfers and cash deposits as soon as we received them, but not later than 2 business days.
- 4.4. In the event the money which is to be loaded to the Card is less than the minimum card loading fee defined in the Tariff Table we may not be able to load your Card.
- 4.5. In the event that a problem of technical or other nature arises at the bank where the Issuer's deposit account is placed, we cannot guarantee, that the incoming funds to the Card are credited in time. In such an event, we are not obligated to pay any compensation for the delay caused by the bank.
- 4.6. In the event that an unfamiliar amount is credited to your Card, You may not spend that amount, and You are obligated to provide notification of such an event to our Customer Service, as soon as you realise its occurrence. In the event You spend this unfamiliar amount, you may be obliged to reimburse it.

## 5. Using the Card

- 5.1. Card may only be used by the person to whom the Card was issued. The Cards are non-transferable, and you are not permitted to allow any other person to use the Card, and you are not allowed to disclose the Card security information for executing a transaction.
- 5.2. You can use your Card at all locations that display the Mastercard® acceptance mark – in accordance with the usage rules of the country in which you are using the Card, or online, within the limits (per transaction, daily, monthly, annual) applicable to your Card for that type of usage. If you do not use the Card for at least 90 days, you will be charged a monthly inactivity fee.

The inactivity fee is the following:

- Issued cards that have not been activated yet: 10 EUR / month, or 3600 HUF / month
  - Active cards that have not been used for 90 days: 5 EUR / month, or 1800 HUF / month
  - Expired cards: 1%, minimum 10 EUR / month, or 1%, minimum 3600 HUF / month
- 5.3. You may be able to register your Card to Apple Pay and Google Pay services, therefore you may be able to pay using these services.
  - 5.4. You may raise the limits applicable to your Card via the Website or the App, by providing us additional documents described therein.
  - 5.5. Certain types of Card may however be limited in their functionality and acceptance – for instance they may not have contactless functionality, may be only usable in the country of issue or may not be enabled for cash withdrawals.
  - 5.6. All transactions require authorisation. Authorisation is also your instruction for us to carry out a transaction. By default, we will not authorise a transaction if the balance on your Card is insufficient to cover the transaction and any related transaction fee (hereinafter: "**Shortfall**"). If, for any reason whatsoever, you are able to make a transaction when there is a Shortfall, we will seek reimbursement of the Shortfall from you immediately. We may restrict or suspend your Card until the reimbursement of the Shortfall.
  - 5.7. We assume that the Card transaction was authorised by you in the following cases:
    - a) For a contactless transaction:
      - i. below the limit applicable in the country where you are using the Card (hereinafter: "**Contactless Limit**"), a transaction is deemed authorized upon transmission of the details of the Card that are required to execute the transaction, by placing the Card in the proximity of the device that allows for reading the data saved in the Card contactless module; and
      - ii. In excess of the Contactless Limit, the transaction is deemed authorized by entry of the PIN number to the acceptance terminal. Please note that in certain places contactless transactions with PIN are not available, and you may have to insert the Card in the payment device to authorize it with the PIN.
    - b) For other transactions:
      - i. the magnetic strip on the Card was swiped by the retailer or the Card was inserted into a chip & PIN device; or

- ii. the Card PIN was entered; or
- iii. the relevant information was supplied by you, for example providing the retailer with the 3-digit security code on the back of your Card in the case of online purchases.
- iv. You have initiated an IBAN transaction for the transfer of funds on the Website or the App, after completing the required authentication.

## **6. Redemption of electronic money**

- 1.10. The electronic money attached to your Card can be exchanged back anytime at your request. In the event that You do not otherwise indicate, we understand it as your intention to suspend your Card, hence, we also take steps for its suspension.
- 6.1. The request should be sent to the e-mail address provided under Customer Service Contacts, from the e-mail address connected to the user account belonging to the Card After receiving your request, we will determine your eligibility and if the request is legitimate, we will transfer the requested amount within 2 business days. The redemption of the Funds during the validity period of the Card and within one year thereafter shall be free of charge, and the fee included in the tariff table applicable to the Card (hereinafter referred to as "**Tariff Table**") will be deducted thereafter.
- 6.2. In case of transfer of Funds in a currency other than the currency of the bank account you have marked, the currency conversion fee applied by Mastercard® will be charged.

## **7. Fees and foreign currency exchange rates**

- 7.1. The Tariff Table forms an integral part of the Terms.
- 7.2. You can find the Tariff Table within the App or Website.
- 7.3. Additional charges and costs may be imposed by the Issuer or Mastercard® unilaterally and in an unforeseeable manner.
- 7.4. All payments made by using your Card will be cleared in the currency of the Card.
- 7.5. If you make a payment with your Card in a currency different from the currency of the Card, the amounts will be converted by Mastercard® on the date they process the transaction, using the exchange rate they use for all such currency conversions. This means the exchange rate may differ from the rate on the date you made the payment, if the payment is processed by Mastercard® after that date. The foreign exchange rate used by Mastercard® can be found on <https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html>. We also charge a fee based on the payment amount, as shown in the Tariff Table.
- 7.6. Card terminals may offer you the option of seeing the payment amount or withdrawal in the currency of your Card or in a currency other than the cash withdrawal or purchase currency and allow you to choose to pay that amount in that currency. The exchange rate used for this will generally be provided by the operator of the terminal or ATM, thus it is not under our control and therefore it is not included in the Tariff Table. Please check the exchange rate at the ATM, the terminal or with the respective operator before authorizing the transaction.

## 8. Balance and statements

- 8.1. Please make sure that you have sufficient available balance on your Card to pay for each purchase or cash withdrawal with the applicable transaction fees before using the Card.
- 8.2. You may check the current balance of your Card via the Website or the App. Additional options to check your Card balance and transaction history may be available to you depending on your Card type.
- 8.3. Upon your request we will provide you with additional statements and/or transaction records.

## 9. Keeping your Card safe and fraud prevention

- 9.1. You must keep safe at all time your Card details – including PAN (the 16 digits number embossed on the front of the Card), expiry date, CVC (the 3 digits number, displayed on the back of the Card), PIN (Personal Identification Number), and any passwords and devices you use to access security details of the Card by any method (together the "**Personalised Security Features**") – in a way so others cannot have access to them. This also includes any Card details in electronic wallets, on retailer's websites or on devices such as mobile phones. If you have registered a Card on a device or within an e-wallet this will include passwords and security processes used to access your device or e-wallet (device ID, passcodes or passwords) and any fingerprints or other biometric or identification methods stored in your device. Please note that not all Personalized Security Features may be applicable to your Card.
- 9.2. We will never contact you to request any of your Personalised Security Features and we will not ask anyone else to do so on our behalf. If you receive such a request it is likely to be fraudulent and you must not supply any of your Personalised Security Features in any circumstances. You should report any such activity to us immediately. Treat e-mails received from senders claiming to be us with caution and be wary of emails asking you for any Personalised Security Features.
- 9.3. When you call us, we may need to identify you, depending on the nature of your query. We may do this by asking for certain information (such as answers to questions) known only to you and requesting random digits of certain passcodes or passwords, but we would never ask you for a full PIN or passcode. You must not give these to anyone who asks for them.
- 9.4. You are responsible for the quality, safety, legality or any other aspect of any goods or services that you buy with your Card. Any disputes about purchases or payments made with the Card must be settled with the goods or service provider concerned.
- 9.5. We may block or restrict your Card or PIN on justified grounds relating to the following reasons:
  - a) the security of your Card, card number or PIN;
  - b) the suspected unauthorised or fraudulent use of your Card or PIN. We will, if possible, inform you before blocking, or restricting your Card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so, then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures, or it would be unlawful to do so;
  - c) situations where it is not possible for the supplier to obtain online authorisation to confirm that you have sufficient balance for the transaction. For example: transactions on certain trains, ships, and some in-flight purchases, and

- d) purchases at service stations when the merchant verifies your PIN with us without providing the final amount of your purchase.
- 9.6. When we suspect there may be an attempt to use your Card fraudulently, we may ask you to confirm a transaction prior to or after authorising it. Authorisation for a transaction may not be withdrawn or revoked by you.
- 9.7. **If you become aware of the loss, theft or misappropriation of your Card or of its unauthorized use, lock your Card straight away via the Website or the App, or by calling the number provided on the back of the Card.**
- 9.8. If we suspect that You do not adhere to the Terms and Conditions, or You are likely to be in violation of any laws, we conduct an investigation. If we find it necessary and justified, we may suspend the provision of the service, or the event may be reported to the appropriate regulatory bodies.
- 9.9. In the event that security concerns justify it, or we suspect that the Card is not used in an appropriate way, we may suspend the provision of the service.
- 9.10. In the event the provision of the service is suspended for some reason, this state will be maintained, until the conditions are restored with your cooperation, to the state required by these Terms.
- 9.11. In the event we suspend your account, we may require You to cover our expenses arising during the period of the investigation.

## **10. Chargebacks**

You may demand from us the return of the amount of an authorized transaction initiated by or via the recipient within 8 weeks from the date of the transaction, if such transaction was already executed while:

- a) the amount of the transaction was not determined precisely when it was being authorized; and
- b) the amount of the transaction is higher than the amount you could expect, taking account of the type and value of previous transactions, and any significant circumstances of the case.

## **11. Our liability towards You**

- 11.1. Within the limits permitted under the applicable laws, and subject to the limitations defined therein, we are liable for due performance of our obligations set out in the Terms.
- 11.2. In so far as this is not a result of our negligence, we will not be responsible nor liable for a retailer's failure to or delay in accepting your Card nor for an ATM failing to issue cash. In these circumstances, we will not be liable for the way in which you are told about any refusal or delay.
- 11.3. Where a retailer provides a refund for any reason (for example, if you return the goods as faulty) it can take several days for the notification of the refund and the money itself to reach us. As such, please allow 5-10 days from the date the refund was carried out for the refund to be applied to your Card.

- 11.4. You will not be able to use your Card to make any purchases from some retailers; such retailers have been blocked by our systems in order to prevent the potential use of cards for unauthorized or unlawful activity.
- 11.5. In so far as this is not a result of our negligence, we are not obligated to authorise a transaction where a system problem occurs or events outside our reasonable control arise. In addition to that we are not obligated to authorise a transaction where we are concerned about misuse of your Card. We shall not be liable to you when a transaction is not authorised in these circumstances and/or if we cancel or suspend use of your Card.
- 11.6. In so far as this is not a result of our negligence, we shall not be liable for any direct or indirect loss or damage you may suffer as a result of your use of, or inability to use, your Card, or as a result of the use of your Card by any third party.
- 11.7. You cannot claim a loss or damage from us if:
- a) you are claiming for loss of business, loss of goodwill, or loss of profit;
  - b) you have acted fraudulently or with gross negligence;
  - c) you are in breach of any provision of the Terms, or provided the Issuer with any incorrect information if there is a clear causal link with the damage; or
  - d) our failure was due to abnormal and unforeseeable circumstances outside our control, which meant we could not follow our obligations under the Terms despite our best efforts to do so, for example, a hardware breakdown, strike, or a major problem with a payment system.
- 11.8. None of the exceptions set out in section 11.7. will apply, and nothing else will stop us being liable, if:
- a) we act fraudulently,
  - b) we act with gross negligence, or
  - c) we are at fault and the law does not allow us to exclude or limit liability.

## **12. If something goes wrong**

- 12.1. If you lose your Card or it is stolen or damaged, or if you believe you did not authorise a particular transaction or that a transaction was incorrectly carried out, please contact our Customer Services immediately but not later than 8 weeks of the amount being deducted from the Card. Following satisfactory completion of the verification process, we will immediately block the Card to prevent its further use. Depending on the circumstances, we may require you to complete a dispute declaration form.
- 12.2. We will refund any unauthorised or incorrectly executed transaction immediately unless We have reasonable grounds to believe that the incident may have been caused by a breach of the Terms. We shall not be held liable for a transaction that has been incorrectly executed if you have failed to notify us of a problem within the deadline. In those circumstances, you may be held liable for all expenses.
- 12.3. If Our investigations show that any disputed transaction was authorised by you or you may have acted fraudulently or with gross negligence, we may reverse any refund made and you will be liable for costs of the investigation carried out by us in relation to the transaction.
- 12.4. In the event you suffer any losses due to an unauthorized transaction, stemming from:
- the usage of a stolen or lost Card; or



- You failed to ensure the security of the data regarding Personalised Security Features and
- failed to notify us of losing the Card, or any security concerns regarding its data

then You are obligated to pay EUR50 after every case of the Card being lost, stolen, or misused. If the Card was not issued in EUR, the EUR50 will have to be paid based on the average exchange rate published by the Bank of Lithuania on the day of the exchange, exchanged to the currency of the Card or Account.

In the event the losses are caused by deliberate or highly irresponsible behaviour on your part, by:

- not ensuring the safety of your Security Details; or
- failing to notify us of losing your Card as soon as possible (especially, if You suspect someone else may have come into its possession),

the EUR50 limitation of liability detailed above is not applicable to the losses You have suffered, which have arisen prior to your notifying us.

In the event we obtain evidence of You proceeding in an unlawful manner in the creation of your losses during an unauthorized transaction, then none of the limits specified above are applicable to settling the misuse of the Card.

You have 13 months to notify us of any unauthorized or improperly conducted transactions in relation to your Card. In the event You notify us within this timeframe that the transaction has been carried out without authorization or in an improper manner, we immediately return the amount of the transaction to your Account, to the extent possible to us, and in line with our legal obligations.

- 12.5. If your Card is used without your permission, or is lost, stolen or if you think the Card may have been misused, we may disclose to law enforcement agencies any information which we reasonably believe may be relevant.
- 12.6. In certain circumstances, a transaction will be initiated but not fully completed. This may result in the value of the transaction being deducted from the Card balance and therefore unavailable for use. In these cases, please contact our Customer Services team and present relevant evidence to show that the transaction has been cancelled or reversed.
- 12.7. We may refuse to complete a transaction that you have authorized, if:
- a) We are concerned about the security of your Card or we suspect your Card is being used in a fraudulent or suspicious manner;
  - b) there are not sufficient balance to cover the transaction and all associated fees at the time that we receive notification of the transaction;
  - c) there is Shortfall on the balance of your Card;
  - d) we have reasonable grounds to believe you are acting in breach of the Terms; or
  - e) there are errors, failures (mechanical or otherwise) or refusals by merchants, payment processors or payment schemes processing transactions.
- 12.8. We may charge you each time we notify you that your payment request has been refused.
- 12.9. If you expect a transfer towards your Card, but the party conducting the transfer provides inaccurate transfer details for some reason, we cannot link the transaction to You with certainty,

therefore, we may request additional information from You in order to authenticate the transaction. Only afterwards can we credit the transaction in question to your account. In the event the transaction could not be authenticated within 30 days, the transferred amount is returned to the sender. The expenses related to the return can be subtracted from the returned amount. Settlement of any direct expenses arising during the period of the investigation may be demanded from You.

### **13. Changes to the Terms**

- 13.1. Provided we give you notice in advance, we can change any part of the Terms, only to the extent necessary, if at least one of the below material circumstances occurs:
- a) a change of our commitment to the creation of reserves or the enactment of allowances not provided for in the legislation at the date of acceptance of the Terms;
  - b) fees or taxes or other costs are imposed, that were not provided for in the legislation at the date of acceptance of the Terms;
  - c) a change in the legal provisions governing the financial sector or a change of recommendations or good practices by supervising institutions or of provisions connected with the financial sector, which impact your rights and obligations that were not in force at the date of conclusion of the Terms.
- 13.2. By default, we may not notify you on changes to the Terms, provided that the changes do not negatively affect your rights (for example, introduction of new services as well as introduction or change of the trade name of such services).
- 13.3. If you do not notify us that you do not accept the Terms, you will be deemed to have accepted the changes after the end of the consecutive month. Otherwise, you may terminate the Terms free of charge. In this case, we will inform you on the steps to migrate your balance.

### **14. Termination of the Terms, cancellation of the Card**

- 14.1. The Terms expires on the Card expiry date, unless we issue a new Card for you on your request or upon discretionary basis, if there are Funds remaining on your Card on the expiry date. If you have been issued with a replacement Card at the expiry date of your Card, any available Funds will be transferred to the replacement Card after deducting the applicable fees.
- 14.2. The Terms can be terminated at any time by you, or by us in accordance with the processes set out below.
- 14.3. If you wish to, you cancel your Card at any time. In addition, as a consumer, you have a period of 30 days from the date you have accepted the Terms to tell us that you would like to withdraw from it, without giving any reason, and without incurring fees other than for the services commenced upon your request or services already provided. If you withdraw from the Terms, it is considered not concluded, and all your Funds will be returned to you within 10 days from such withdrawal. You must nominate a bank account to which any Funds should be transferred. If you ask us to transfer Funds in a currency other than the Card currency, a conversion fee may be applicable on top of the applicable cash-out fee. For the purposes of a withdrawal transaction, we are a payer and not a payment service provider.
- 14.4. We may end the Terms immediately (and cancel your Card) if we have reasonable grounds for thinking that you have done any of the following things, which you must not do:
- a) you violate the provisions of the Terms;

- b) you put us in a position where we might break a law, regulation, or other duty that applies to us if we maintain your Card;
- c) you give us obviously false information at any time;
- d) you commit (or attempt) fraud against us or someone else;
- e) you use (or allow someone else to use) your Card illegally or for criminal activity (including receiving proceeds of crime on your Card);
- f) you inappropriately let someone else use your Card.

14.5. We can also end the Terms immediately and cancel your Card if:

- a) we reasonably believe that maintaining your Card might expose us to action or censure from any government, regulator or law enforcement agency;
- b) we find out that you are no longer eligible for it (for example, because of your residential address or registered seat). We will try to tell you in advance if this happens, but if by continuing to offer you the Card we would break any rules or laws, we would have to cancel it or block it immediately.

14.6. We will notify you on the termination of the Terms or the cancellation of you Card according to our possibilities and call you to decide where to transfer the remaining Funds.

## **15. Customer support**

15.1. You can reach our Customer Service at the Customer Service Contacts, which are presented on page 1 of this Terms. We may provide information to You regarding the service via email, and through the App, or the Website. If You do not want to receive this information, please notify us of your request through the Customer Service Contacts.

15.2. We strive to acknowledge all complaints received within 24 hours of receipt. If a complaint is received during a bank holiday or weekend period, the complaint will be acknowledged within 24 hours of the return to work of staff, i.e., if a complaint is received by e-mail on a Sunday, it will be deemed to have been received at 9 am on the following Monday. If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, a further communication will be provided within 5 business days. We will send our final response within 15 business days. In unusual circumstances, where the answer cannot be given within the normal timeframe for reasons beyond our control, we will explain the reasons for the delay and provide a final response no later than 35 business days and tell you that you may be able to refer your complaint to the Financial Ombudsman Service.

15.3. The Financial Ombudsman Service is a free, independent service, which might be able to settle a complaint between you and us. You can take your complaint to them if you are not satisfied with our efforts to deal with it or if we have not completed our investigations within six months of your complaint. Contacts: Bank of Lithuania, address: Totoriu g. 4, LT-01121 Vilnius, email: info@lb.lt, or Zalgirio g. 90, LT-09303 Vilnius, email: pt@lb.lt.