

# Review and complaint handling procedure

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We are here to build a better financial environment that will benefit everyone in the long run – our customers, shareholders, employees, partners and society at whole. We challenge the assumptions and traditions of the local financial industry, as well as ourselves, to provide the best experience for everyone. Therefore, your opinion is important to us. We value feedback - both positive and critical. If you are not satisfied with any of our services, you can file a complaint with us.

Feedback can be submitted to us in the most convenient way for you:

- using the INDEXO Bank online chat site on the INDEXO homepage <https://indexo.lv/>
- using the INDEXO mobile app
- Using the online chat site on portal [mans.indexo.lv](https://mans.indexo.lv)
- on social networks: [Facebook](#), [Linkedin](#), [Twitter](#)
- By sending us an electronic letter to [klienti@indexo.lv](mailto:klienti@indexo.lv)
- By sending us a letter to Roberta Hirša street 1, Riga, LV-1045

Following the requirements set forth in the Credit Institutions Law to guarantee the confidentiality of clients' personal data, accounts, deposits, and transaction details, we will provide only general information through unidentified channels (e.g., Facebook).

To submit a complaint and receive the most accurate information or clarification regarding your business relationship with INDEXO as a client, please use the communication channel through which we can identify you as a client:

- via the INDEXO mobile app
- Using the online chat site on portal [mans.indexo.lv](https://mans.indexo.lv) (with authentication)
- by sending a letter signed with an electronic signature to [klienti@indexo.lv](mailto:klienti@indexo.lv)

We will consider your complaint as soon as possible, but no later than within 15 days<sup>1</sup>. There are times when research takes longer, in which case we will let you know. We may need additional information from you in order to process the complaint.

The review of the complaint is free of charge.

If you do not think our answer is complete or do not agree with it, or perhaps after receiving the answer you would like to add to the initially submitted complaint, please contact us again. If, however, you believe that our answer is inadequate and you do not want to continue communication, you can contact the following authorities:

- Ombudsman of the Financial Industry Association, Doma laukuma 8A-6, Riga, LV-1050, website address: <https://www.financelatvia.eu>
- Bank of Latvia, Kr. Valdemāra street 2A, Riga, LV-1050, website address: [www.bank.lv](http://www.bank.lv)
- Data State Inspectorate, Blaumaņa street 11/13-11, Riga, LV-1011, website address: [www.dvi.gov.lv](http://www.dvi.gov.lv)

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<sup>1</sup>The deadline for consideration of claims regarding the transactions performed with the INDEXO card is defined in the INDEXO General Terms of Business.

- Consumer Rights Protection Center, Brīvības Street 55, Riga LV-101, website address: [www.ptac.gov.lv](http://www.ptac.gov.lv)

You also have the right to file a claim in the court of the Republic of Latvia, website address: [www.tiesas.lv](http://www.tiesas.lv)