

## Complaints Handling Policy NAGA PAY GmbH

The Naga Pay account and Visa debit card is an e-money service provided by UAB "Finansinės paslaugos „Contis“. NAGA Pay GmbH may transfer funds from a Naga Pay wallet you hold directly with them to cover the value of transactions you make using your Visa debit card.

UAB "Finansinės paslaugos "Contis" (hereafter Solaris) makes available to its customers where they can submit their complaints and get them investigated and resolved. A complaint is a written appeal submitted by an applicant to a financial market participant, asserting that their rights or legitimate interests related to the services provided or contracts concluded by the financial market participant have been infringed.

If you do need to raise a complaint, please get in touch with the Complaints Department of NAGA PAY GmbH in writing:

- Email: [complaints@nagapay.com](mailto:complaints@nagapay.com)
- Contact number: +49 40 7430 460 9

Contact Solaris directly:

- Email: [complaintsteam@solarisgroup.co.uk](mailto:complaintsteam@solarisgroup.co.uk)
- Contact number: +44 330 159 6348

When submitting a complaint, please provide us with the following information:

1. Full Name
2. Full address
3. Account number (if applicable)
4. Reason for your complaint
5. The desired outcome for your complaint
6. Any support evidence you may have

Once information is received, we will investigate your complaint and respond to you within 15 working days to assess the situation. In exceptional cases, the final outcome will be provided within 35 working days. We will inform you in advance if such a case occurs. Please also note that we will communicate with you in English.

If you remain unhappy with the outcome of the complaint, you may contact other authorities to review this independently. You can refer it to the Bank of Lithuania within one year of the date you sent us your complaint. In this case, the Bank of Lithuania would act as out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

You can contact them using the below details and providing the appropriate form available on the Bank of Lithuania Website (<https://www.lb.lt/en/complaints-against-a-financial-service-provider#ex-1-3>):

- You can submit the form via email at [info@lb.lt](mailto:info@lb.lt)
- You can also submit the form by mail addressed to Žalgirio g. 90, LT09303 Vilnius, Lithuania

Please note that according to the Bank of Lithuania rules, before filing a dispute with the regulator, you should first contact the financial market participant, in this case, the relevant partner or Solaris, in writing and state the circumstances of the complaint and your claim.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority.

- Website: <https://www.vvtat.lt/en/how-to-submit-a-request/734>
- Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania.



You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues.

- Website: <https://vdai.lrv.lt/lt/asmens-duomenu-apsauga/>
- Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania;
- e-mail: [dap@ada.lt](mailto:dap@ada.lt)