

Review and complaint handling procedure

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 and complaints 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
- on social networks: [Facebook](#) , [Linkedin](#) , [Twitter](#)
- By sending us an electronic letter to klienti@indexo.lv
- By sending us a letter to Elizabetes iela 13-1A, Riga, LV-1010

When choosing a method of communication, remember that we will only be able to respond to your request if you have identified yourself by using INDEXO mobile app or sending an electronically signed letter.

We will consider your complaint as soon as possible, but no later than within 15 days ¹. 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.

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
- Data State Inspectorate, Blaumaņa street 11/13-11, Riga, LV-1011, website address: www.dvi.gov.lv
- Consumer Rights Protection Center, Brīvības Street 55, Riga LV-101, website address: 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

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