Indemo SIA
Maza Nometnu 10-2, Riga, LV1002, Latvia
Registration No. 40203401432
hello@indemo.eu

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COMPLAINTS HANDLING POLICY

This policy determines INDEMO SIA, registration No.: 40203401432, legal address: Rīga, Mazā Nometņu iela 10 - 2, LV-1002, Latvia, ("INDEMO" or the "Company") procedure for receiving, reviewing and handling Client complaints about the products and/or services provided by INDEMO.

Submitting a Complaint

Clients may submit written complaints to the Company free of charge, in Latvian or English, regarding the products or services received, using any of the following methods:

- by e-mail: complaints@indemo.eu;
- by post: Maza Nometņu iela 10-2, LV-1002, Rīga, Latvia.

Complaints submitted by post must include the signature of the client or their authorised representative. A signature is not required for complaints submitted electronically. INDEMO does not accept anonymous complaints.

If a client sends a complaint by post or courier, they are responsible for covering the delivery costs.

Information to be Included in a Complaint

To ensure that a complaint can be reviewed promptly and comprehensively, it must include the following information:

- the client's name and surname (for an individual) or the full legal name, registration number, and the authorised representative's name and surname (for a legal entity);
- the INDEMO account ID;
- the subject matter of the complaint, the relevant facts, and the client's claims;
- a list of attached documents (if applicable);
- the preferred communication channel for receiving a response (e-mail or postal address).

Complaint Handling Procedure

Complaints received during the Company's business hours (working days from 09:00 to 17:00 CET) are considered received on the same day. Complaints received outside business hours are considered received on the next business day.

If the information provided is incomplete, INDEMO may request additional data; the review process will start after the requested information is received.

INDEMO provides a response within 30 business days from the date the complaint is received. If, for objective reasons, a longer period is required, the Company will inform the client about the reason for the delay and the new expected resolution date, which may not exceed an additional 30 (thirty) business days.

The response is provided in the language of the complaint, if it is Latvian or English.

INDEMO does not review complaints that do not comply with the submission requirements specified herein, complaints sent by post without a signature, cases where the client has indicated that no response is required, or where the content of the complaint does not, by its nature, require a reply.

Out-of-Court Dispute Resolution Options

If a client is not satisfied with the response provided by INDEMO, they may contact the following institutions, depending on the nature of the complaint:

- Consumer Rights Protection Centre – if the client is a consumer;
- Latvijas Banka (the Central Bank of Latvia) – if the complaint concerns a potential breach of applicable legislation; complaints can be submitted by e-mail to info@bank.lv or via the portal www.latvija.lv;
- Finance Latvia Association – if the complaint falls within its competence: www.financelatvia.eu/ombuds/;
- Data State Inspectorate (Datu Valsts inspekcija) – if the client believes that their personal data is not being processed in accordance with applicable laws: www.dvi.gov.lv.