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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.

Clients are able to submit written complaints to the Company regarding the products or services they have received, free of charge:

- by electronic mail: complaints@indemo.eu;
- by mail to the following address: Rīga, Mazā Nometņu iela 10 - 2, LV-1002, Latvia.
- at the Company's registered office at Rīga, Mazā Nometņu iela 10 - 2, LV-1002, Latvia;

When submitting a complaint, the Client is required to provide all of the information listed below:

- Name, surname (for a private person) or full name (for a legal entity) of the Client or his authorised representative;
- INDEMO account ID;
- the date of the complaint;
- the nature of the complaint, the related actual circumstances and claims;
- the list of attached documents, as well as the documents themselves, supporting the content of the complaint;
- the preferred channel of communication for the reply (telephone number, e-mail address or postal address).

Complaints received by post must include the signature of the Client or his authorised representative. The electronically submitted complaint does not require a signature.

The Company does not accept anonymous complaints.

Complaints must be written in either Latvian or English. INDEMO will respond to the complaint in the language in which it was received, provided it is either Latvian or English.

No examination of the complaint occurs, and no response is given by the Company in the following situations:

- the complaint violates the terms of submission of complaints indicated in this policy;
- the complaint sent by post has no signature;
- the client has indicated in the complaint that he does not need the response;

- the content of the client's complaint does not require a substantive response to the client.

Should the Client fail to adhere to the terms of submitting complaints as stipulated by this policy, the Company's obligations with regard to the products and/or services provided will be considered accepted by the Client and fulfilled accordingly.

There is no commission fee for submitting the complaint. If the Client sends the complaint via post or courier, the Client must cover the resulting expenses.

The process of handling the complaint:

Upon receipt of a complaint, an INDEMO representative will register it in the Company's records within one working day. The representative will then verify that the complaint has been correctly submitted. If the information provided is incomplete, the Company may delay the examination until all requested information is submitted, or choose not to examine the complaint.

After verifying that the complaint has been correctly submitted, the representative informs the head of the relevant department, who will oversee the complaint-handling process.

The Company will provide a written response to correctly submitted complaints within 30 days of receipt. If this deadline cannot be met due to objective circumstances, the Company may extend it by notifying the Client in writing, providing the reasons for the delay and the planned deadline.

In the event of a dispute between INDEMO and the Client, the parties shall first attempt to resolve it through negotiation. If such efforts are unsuccessful and the Client remains dissatisfied with the Company's response to the complaint, the Client may seek resolution through various out-of-court dispute resolution offices, depending on the nature of the complaint:

- If the Client qualifies as a consumer, the complaint may be submitted to the Consumer Rights Protection Centre, located at Brivibas Street 55, Riga, Latvia, in accordance with the provisions of the Consumer Rights Protection Law of the Republic of Latvia.
- If the Client believes INDEMO has violated applicable laws and regulations, the complaint may be directed to the Latvijas Banka, the central bank of Latvia, by emailing info@bank.lv or submitting the complaint through the online forms available on the government service portal <http://www.latvija.lv>.
- If the Client's complaint falls within the rules of the Ombudsman of the Finance Association of Latvia, it may be submitted by mail to their office at Roberta Hirša iela 1, Riga, LV-1045, Latvia.

At least once per year, INDEMO gathers and evaluates the subjects of all client complaints. If, during this process, INDEMO identifies multiple complaints of a similar nature regarding a particular issue, the Company will assess whether it is necessary to review its practices or current procedures.