finora bank

Complaints Handling Procedure

We aim to resolve every complaint quickly, fairly, and transparently. If you're dissatisfied with Our services or believe your rights or interests have been affected, please let us know. Your feedback helps Us improve.

Scope:

- **Who:** All Finora Bank UAB clients and applicants, including Finora Bank UAB Estonian branch.
- **What:** Any expression of dissatisfaction related to our services or agreements, with a request to remedy.
- **Cost:** Filing and handling complaints is free of charge.
- **Languages:** Lithuanian (for Lithuanian clients), Estonian (for Estonian clients and customers), or English (for both).
- **Representation:** A representative may complain on your behalf (attach power of attorney or proof of authority).

Principles

- Fairness, reasonableness, objectivity, and impartiality.
- Clear communication and timely responses.
- Proportionate and constructive remedies where due.
- Record-keeping and root-cause analysis to prevent recurrence.

How to submit

- **Via email:** info@finorabank.eu (both for Lithuania and Estonia)
- **In writing:** deliver to any Bank employee or send by regular/registered mail to the Bank's registered office.
- **NB: Anonymous complaints are generally not accepted unless the issue is significant to Our operations or reputation.**

Please include:

- Your name and contact details
- Date
- What happened (dispute matter, relevant facts, documents)
- What you seek as a resolution
- If submitted by a representative, attach authorization

What to expect

- **Registration:** All complaints are logged on receipt (or next business day if outside working hours).
- **Assessment and investigation:** Led by the Chief Legal Officer (CLO), who may contact you for clarification and will review relevant information.
- **Outcome options:**

- Accept the complaint and offer redress/remedial action
- Offer redress without formal acceptance
- Reject the complaint with reasons

Timelines:

- **Standard resolution: within 15 business days from receipt.**
- **Estonia (legal persons): within 30 days from receipt.**
- If more time is needed for reasons beyond our control, we will send a preliminary reply explaining the delay and provide a final response no later than 35 business days from receipt.

Consumers – further options

If you are a consumer and remain dissatisfied:

- **Lithuania:** You may apply to the Bank of Lithuania (Supervision Service) for out-of-court dispute resolution within 1 year of your application to Finora Bank. Examination is free of charge. See the Bank of Lithuania's dispute page. https://www.lb.lt/lt/spreskite-ginca-su-finansiniu-paslaugu-teikeju
- **Estonia (Finora Bank UAB Estonian branch):** You may apply to the Financial Supervision and Resolution Authority - https://www.fi.ee/en/consumer/when-should-i-contact-finantsinspektsioon/making-complaint. Estonian consumers may also apply to the Consumer Protection and Technical Regulatory Authority - https://ttja.ee/en/submission-statement.
- **Cross-border within EU:** You may also use the FIN-NET network for financial dispute resolution - https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_en.

Accountability and improvement

- **CLO:** Owns the complaints process, responses, reporting to authorities, and staff training; recuses in case of conflict of interest.
- **CCO and Management Board:** Review complaint data at least annually, address root causes, and improve services.
- **Records:** Complaint files and decisions are stored for at least 3 years.

Complaints handling contacts:

- **Lithuania:**
  - Email: info@finorabank.eu
  - Registered mail: Send to Finora Bank UAB registered office (address available on our website or upon request)
- **Estonia:**
  - Email: info@finorabank.eu
  - Registered mail: Send to Finora Bank UAB Estonian branch registered office (address available on our website or upon request)

Note: This is a public summary. The full Complaints Handling Procedure prevails in all cases.