

Clients complaints procedure

SIA Inbank Latvia

Effective from 29.04.2025 .

1. Filing a complaint

- 1.1. Definitions and terms used in this document are as set out in the Inbank Terms of Use of Digital Channels, available on the Inbank website.
- 1.2. The purpose of this Customer Complaint Procedure is to inform the Client about the form of the complaint to be submitted to "Inbank Latvia" Ltd, registration number: 40103821436, address Akmeņu iela 14, Riga, LV-1048, Latvia, e-mail info@inbank.lv, telephone +371 66939000 (hereinafter referred to as "**Inbank**"), the channels to be used, the information to be included in the complaint, as well as the deadlines.
- 1.3. The Client may submit a complaint to Inbank in writing using any of the communication channels specified herein.
- 1.4. The complaint shall contain the name, surname, personal identifying data which clearly identifies the Client, residential address, contact details, the nature of the complaint, the claim and the grounds for the claim.
- 1.5. In order to ensure a comprehensive complaint process, in addition to the information set out in paragraph 1.3., please attach the documents supporting the claim in dispute, if available, or copies thereof.
- 1.6. The Client may submit a complaint through any of the following communication channels:
 - by sending an electronic message to the following e-mail address: info@inbank.lv
 - by sending by post to Inbank's registered office at Akmeņu iela 14, Riga, LV-1048
 - by submitting it in person at Inbank's office at Akmeņu iela 15, Riga, LV-1048

2. Complaints handling process and response

- 2.1. The Inbank shall investigate complaints received within the limits of our competence and legal possibilities, verifying the facts and the validity of the claim made.
- 2.2. Inbank shall provide a written response to the Client within fifteen (15) business days or, in relation to the distribution of insurance, within twenty (20) days from the date of receipt of the Client's complaint.
- 2.3. If the complaint takes longer to resolve, Inbank will inform the Client in writing, indicating the timeframe within which a response will be provided.

3. Supervisory authorities

- 3.1. Inbank's supervisory authority is the Consumer Rights Protection Centre.
- 3.2. In the event that a dispute between Inbank and the Client cannot be resolved by agreement, the Client shall have the right to apply to the following supervisory authorities having jurisdiction over the claim:
 - Consumer Rights Protection Centre, Brīvības iela 55, Riga, LV-1010; website address: www.ptac.gov.lv, if the complaint is filed in connection with services provided by Inbank.
 - Bank of Latvia, K. Valdemāra iela 2A, Riga, LV-1050; website address: www.bank.lv, if the complaint is filed in connection with insurance products distributed by Inbank.
 - Data State Inspectorate, Elijas iela 17, Riga, LV-1050; website address: www.dvi.gov.lv, in relation to the processing of natural persons' data.