HOKODO

Clients Complaints Handling Rules

1. If the Client considers that the Company provides the services improperly and (or) violates the Client's rights and legitimate interests, the Client may submit a Complaint to Hokodo in the form prescribed in Annex 1 to these Rules. The information provided in the Complaint must be complete, accurate and supported by supporting documents attached to the Complaint.

2. The Complaint must be signed by the Client, a manager or other authorised person (if he is a legal entity), indicating the name of the Client, company code, registered office address, phone and email address. Complaints to the Company can be filed in the following ways:

    2.1. by e-mail complaint@hokodo.co ;

    2.2. sent by registered post to the Hokodo UAB office (indicated in Company's webpage).

3. The Complaint must contain at least the following information:

    3.1. Client's name and surname/company name;

    3.2. if the Client represents another person – the name of the represented person and the basis of representation (enclosing to the Complaint a power of attorney in the form established by legal acts or another document confirming the powers of the Client's representative to act on behalf of the Client);

    3.3. date of Complaint;

    3.4. Client's contact details when requesting a response from the Company;

    3.5. the substance of the Complaint – the actions or omissions of the Company complained of;

    3.6. Client's requirements;

    3.7. list of documents attached to the Complaint e.g.: power of attorney, evidence of infringement, etc.

4. The Complaint must be complete and written in Lithuanian, English, and/or the official language of the customer's country of incorporation.

5. If the Complaint does not comply with the requirements set forth in these Rules, Hokodo may not investigate the Complaint. If there is any missing information with your complaint, we will kindly return it to you for correction. This won't count as a formal complaint with Hokodo. After the identified issue and additional information, Clients are welcome to re-submit a complaint to us.

6. If an identical Complaint is submitted to Hokodo, or Complaint which is already being examined by another competent authority or court or for which a decision of the Hokodo has been made or for which a court decision, ruling or order has entered into force, the Company refuses to examine the respective Complaint.

7. Hokodo investigates the Complaint and submits a complete, reasoned, documented response to the Client no later than within 15 business days from the receipt of the Client's Complaint by the Company. If for reasons beyond the Company's control it is not possible to provide a response within 15 business days, the Company will send a provisional response, stating the reasons for the delay in responding to the Complaint and the deadline for the Complainant to receive a final response. In any event, the deadline for submitting the final response will not exceed 35 business days from the date of receipt of the Complaint by the Company.

8. Hokodo will send you the original response and supporting documents in the same way you sent us the Complaint - either by post or by email.

9. If the Client is not satisfied with the decision taken by Hokodo, the Client shall have the right to pursue other legal remedies and to submit a complaint to the relevant body supervising the activities of Hokodo – to the Bank of Lithuania, located at Totorių g. 4, LT-01121 Vilnius, in the following ways:

9.1. Emailing a completed application form (which can be found on https://www.lb.lt/en/complaints-against-a-financial-service-provider#ex-1-4) to info@lb.lt

9.2. Sending an application in a free form or a completed application form (which can be found on ttps://www.lb.lt/en/complaints-against-a-financial-service-provider#ex-1-4) by post or by visiting the Bank of Lithuania at: Žalgirio str.. 90, LT09303 Vilnius.

For more information about complaint handling in the Bank of Lithuania against a financial service provider, please visit this webpage https://www.lb.lt/en/complaints-against-a-financial-service-provider

10.. If the dispute is not settled amicably or through other means of out-of-court settlement of disputes, the dispute shall be resolved in court according to the laws of the Republic of Lithuania.