



CONSUMER DISPUTES WITH A FINANCIAL MARKET PARTICIPANTS AND INVESTIGATION OF COMPLAINTS

A person who thinks that INVL Asset management UAB (hereafter – the Company) has violated their rights or legally protected interests related to the provision of financial services, may first apply to the Company in writing and indicate their demands along with the circumstances of the complaint. The Company investigates complaints free of charge.

Complaints may be submitted to the Company by an existing or potential client, beneficiary or injured third party, as well as by another financial market participant's client or potential client, or by such a person's duly authorized representative (documents confirming power of representation must comply with the requirements of the laws and other legal acts of the Republic of Lithuania regarding the form and content of such documents).

You may submit a complaint in the following ways:

- delivery in person or by post to an office of the Company:
 - Gynėjų 14, 01109 Vilnius;
 - Savanorių 349, 51480 Kaunas;
 - Naujoji Uosto 8-309, 92125 Klaipėda.
- by fax to +370 5 279 06 02;
- by e-mail to info@invl.com.

A complaint should include the following information:

- the person submitting the complaint's name, surname, company name, company code, company representative's name and surname;
- the date of submission of the complaint;
- accurate contact information for the person submitting the complaint (address, telephone, e-mail);
- the detailed circumstances and facts based on which the person presenting the complaint wants to make demands or claims on the Company;
- clear demands and/or requests;
- other documents which may have a bearing on the investigation of the complaint;



- the signature (signed with a hand, scanned, electronic mobile signature) of the person submitting the complaint, in case the complaint is connected with the person's financial demands.

Complaints should be written in a legible way. Complaints that are illegible or unclear will be returned to the sender in the same manner by which they were delivered, indicating the deficiencies and requesting their clarification or correction.

Anonymous complaints are not accepted or answered.

How quickly does the Company investigate complaints?

A complaint that has been received will be investigated as rapidly as possible, but no later than within 14 (fourteen) calendar days of its receipt by the Company. If objective reasons prevent full investigation of the complaint in the period indicated above, the Company will notify you about that, indicating the circumstances of the delay and the timeframe within which the complaint will be fully investigated and you will be provided with a thorough response.

Manner of responding to a complaint

The response to a complaint will be made in writing and in the same form by which the complaint was presented, unless in presenting the complaint the person has indicated otherwise. A response by post will be sent as registered mail. If the Company does not agree with the demands of the person who has presented the complaint, it will always provide a reasoned written response, backed up by documents when the situation requires. Copies of such documents will be attached to the response.

To whom can you turn if you are not satisfied by the Company's response to a complaint?

If you are not satisfied by the Company's response to a complaint you submitted, you can defend your rights by presenting a claim in court or by appealing to the Bank of Lithuania, which in extrajudicial form investigates disputes between financial institutions and consumers. Address of the Bank of Lithuania – Totorių 4, 01121, Vilnius, web page www.lb.lt.

The Board of the Bank of Lithuania on 28 January 2016 approved a "Procedure for the Investigation of Disputes between Consumers and Financial Market Participants". It is according to this procedure that the Bank of Lithuania handles disputes between consumers and financial market participants (providers of financial and insurance services, collective investment undertakings and pension fund managers). We provide a link to the above-mentioned [legal act](#) and to relevant [information](#) published by the Bank of Lithuania with regard to consumer disputes.

Note that you have the right to apply to the Bank of Lithuania within 1 year, and only if before that you have submitted a written complaint to the Company and the Company's response did not satisfy you.