

COMPLAINTS HANDLING NOTICE

Effective Date: 2026 April 29

This Notice is intended for clients of Etapay, UAB.

1. When should you submit a complaint? You may submit a complaint if you are dissatisfied with our services or believe that your rights have been violated.

2. How can you submit a complaint? You may submit a complaint to Etapay, UAB

2.1. By email to complaints@eta-pay.com

2.2. by physical mail to S. Moniuškos g. 27-4, LT-08115 Vilnius, Republic of Lithuania.

3. What information should you include? To help us examine your complaint efficiently, please complete the Complaint Form. If you choose not to use the form, please provide at least:

3.1. Your legal entity name and company code / registration number;

3.2. The name and position of the authorized representative submitting the complaint;

3.3. Your contact details;

3.4. A clear description of the issue, including dates and the service, account or transaction concerned;

3.5. The remedy you request;

3.6. Any supporting documents that help explain the matter.

4. What if the matter concerns urgent fraud, payment cancellation or another fraud-related notice? If you need to urgently report possible fraudulent activity, an allegedly unauthorized payment or another urgent fraud matter, please use fraud@eta-pay.com communication channel.

5. What happens after Etapay, UAB receives your complaint? Once your complaint is received, the Etapay, UAB will acknowledge receipt within 2 business days (unless the issue is resolved immediately). Etapay, UAB will register your complaint, may ask you for additional information or supporting documents where necessary, and will examine the matter objectively and impartially.

6. A final response will be provided within **15 business days** from receipt of the complaint. In exceptional circumstances, where additional investigation is required, the response period may be extended up to **35 business days**. In such cases, you will be informed of the reasons for the delay

7. Does complaint handling cost anything? No. Etapay, UAB handles complaints free of charge.

8. What can you do if you are not satisfied with EtaPay's final response? If you consider that Etapay, UAB has violated the financial market legislation, you may submit a complaint to the Bank of Lithuania about such possible violations. Notification shall be submitted via [online form](#) or submit physically filed [form](#) to the Bank of Lithuania at Totorių g. 4, LT-01121 Vilnius, Lithuania. More information available via Phone +37080050500 or +370 525 12763 (calls from outside of Lithuania) and website: <https://www.lb.lt/lt/skundai-del-finansiniu-paslaugu-teikejo>. Note, that in such a case Bank of Lithuania does not assess the individual dispute. Alternatively, you may bring a claim before the competent courts of the Republic of Lithuania.