

UAB STANHOPE FINANCIAL (“Stanhope Financial”, “Company” or “we”) is an Electronic Money Institution authorized and regulated by the Bank of Lithuania (authorization code: LB002039). As a licensed institution, we comply with all the applicable requirements for complaint handling.

RIGHT TO FILE A COMPLAINT

You may issue a complaint (“Complaint”) if you are an existing or potential client of Stanhope Financial, an affected third party, a client of another financial market participant (“Applicant”) and you think that your rights and/or interests related to the services and/or products provided by us were violated. You can file a Complaint no later than within 3 months after learning about a violation of your rights/interests.

CONTENT OF THE COMPLAINT

The Complaint must contain at least the following information:

- Applicant's legal name;
- Name of Applicant's representative and the basis of representation (enclosing to the Complaint the document confirming powers of the representative);
- Date of the Complaint;
- Applicant's contact details;
- The substance of the Complaint – the actions or omissions of the Company complained of;
- Applicant's requirements;
- List of documents attached to the Complaint, e.g.: power of attorney, evidence of infringement, etc.

The information provided in the Complaint must be complete, accurate and supported by documents attached to the Complaint. The Complaint must be written in Lithuanian or English language.

PROVISION OF THE COMPLAINT

A written Complaint may be submitted through either of the following channels:

- By e-mail: payments@sh-financial.com;
- Sent by registered post to the Company's office (indicated in the Company's webpage).

Anonymous Complaints will not be accepted unless the issue raised in such Complaint is important to Stanhope Financial activities, good reputé or otherwise requires attention from us.

Once we receive your Complaint, we will send you a confirmation of the receipt of the Complaint via email. We have a right to request additional information from you, if required.

COMPLAINT INVESTIGATION AND RESPONSE

The Company investigates the Complaint and submits a complete, reasoned, documented response to the Applicant no later than within 15 business days from the receipt of the Complaint. If for reasons beyond Stanhope Financial control it is not possible to provide a response within 15 business days, we will send you a provisional response, stating the reasons for the delay in responding to the Complaint and the deadline for the final response. In any event, the deadline for submitting the final response will not exceed 30 business days from the date of receipt of the Complaint.

The original of the response with the supporting documents will be provided to you in the manner the Complaint was received (sent by post or email).

If the Complaint does not comply with the requirements set forth for the Complaint, we may not investigate the Complaint. In this case, we will notify you about the shortcomings of the Complaint and instruct you how to correct them. A Complaint that is returned to the Applicant for rectification of deficiencies shall be deemed not to have been filed with us. Return of the Complaint shall not prevent the Applicant from re-applying to Stanhope Financial with the same Complaint after correcting the identified deficiencies.

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

IN CASE OF AN UNSATISFACTORY RESPONSE

If you are not satisfied with our final response or we've failed to respond within 15 business days of receiving the Complaint, you have a right:

- to apply to the Bank of Lithuania with a complaint. More information is available [here](#). Please note that the Bank of Lithuania is not solving disputes of such nature and acts as a market supervisor;
- to apply to the courts in accordance with the procedure established by the laws of the Republic of Lithuania to solve the dispute between us and the Applicant.

We reserve the right, at our sole discretion, to modify or replace complaint handling rules by posting the updated terms on our website. Your continued use of the website after any such changes constitutes your acceptance of the new rules.