

APPROVED
by Resolution No 03-76 of the Board of
Lietuvos bankas of 8 May 2014
(As amended by Resolution No 03-201 of the
Board of Lietuvos bankas of 23 December
2020)

(Resolution No 03-201 of the Board of Lietuvos bankas of 23 December 2020 shall take effect on 1 January 2021)

RULES FOR THE EXAMINATION OF REQUESTS AND COMPLAINTS AND THE PROVISION OF SERVICES TO PERSONS AT LIETUVOS BANKAS

CHAPTER I GENERAL PROVISIONS

1. The Rules for the Examination of Requests and Complaints and the Provision of Services to Persons at Lietuvos bankas (hereinafter, the Rules) shall establish the procedure for the submission, receipt, and examination of requests and complaints of natural and legal persons (hereinafter, persons), the drafting of replies, and the provision of services to persons at Lietuvos bankas.

2. The procedure set out in the Rules shall apply when examining applications of persons to Lietuvos bankas stating the person's opinion on a certain issue, notifying of improvement or shortcomings of Lietuvos bankas' performance, and suggesting ways for further improvement, as well as informing Lietuvos bankas about any abuse or unlawful actions of employees of Lietuvos bankas (hereinafter, employees) which are not related to the violation of the rights or legitimate interests of a specific person, or drawing attention to a specific situation, etc.

3. For the purposes of the Rules, the following terms are used:

3.1. **provision of services** means an activity that includes the provision of services to persons upon their arrival at Lietuvos bankas, the provision of services by telephone, dealing with requests received directly from persons or sent by post, including by electronic means (by email or other electronic means), processing the decisions taken, and preparing and transmitting replies to persons;

3.2. **reply** means, providing a person, orally, in writing, or electronically, with an administrative service in accordance with the procedure laid down by law, providing information, delivering a copy, transcript, or extract of the requested document, or expressing the opinion of Lietuvos bankas on the person's complaints, suggestions, or requests;

3.3. **personal data** means any information relating to an identified or identifiable natural person (data subject); an identifiable natural person is one who can be identified, whether directly or indirectly, in particular by reference to an identifier – for example, a name, an identification number, location data, or an online identifier – or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person;

3.4. **personal data security incident** means a breach in processing personal data leading to an accidental or unlawful destruction, loss, alteration, unauthorised disclosure, storage, or other processing of, or unauthorised access to, personal data;

3.5. **common official email address of Lietuvos bankas** means the commonly used and centrally administered email address for providing services (receiving their email requests) at info@lb.lt;

3.6. **general information** means information on the activities, functions, and services of Lietuvos bankas, the provisions of the legal acts regulating them, explanations of their application, and other information of general nature which does not contain, whether directly or indirectly, any

personal data (including personal data) of a specific person, and which cannot be attributed to any specific person;

3.7. (As amended by Resolution No 2026/03-103 of the Board of Lietuvos bankas of 17 September 2026)

electronic/online form means an electronic form available on the website of Lietuvos bankas and central E-Government Gateway portal and which can be used for submitting an enquiry, request, or complaint;

3.8. **e-shipment delivery system** means the National Information System for Electronic Parcel Delivery Using the Postal Network, the Regulations of which were approved by Resolution No 914 of the Government of the Republic of Lithuania of 26 August 2015 on the approval of the provisions of the national information system for electronic parcel delivery using the postal network, and the services are provided in accordance with the Rules on the Provision of Electronic Delivery Services by Means of the National Information System for Electronic Parcel Delivery Using the Postal Network, approved by Order No 3-44(1.5 E) of the Minister of Transport and Communications of the Republic of Lithuania of 3 February 2016 on the approval of the rules on the provision of electronic delivery services by means of the National Information System for Electronic Parcel Delivery Using the Postal Network. This system is an integrated information system and, in the absence of specific provisions in the Rules, is subject to all the provisions governing the submission of requests and replies (decisions) and other services provided to persons through integrated information systems;

3.9. (Repealed by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025);

(New subparagraph 3.9¹ was added to the Rules by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

3.9¹. **petition** means written application filed in the exercise of the right of petition by the applicant, whether in person or through a representative, which is recognised as a petition;

3.10. **request** means a person's application, not related to a violation of the person's rights or legitimate interests, to Lietuvos bankas requesting to provide an administrative service, take an administrative decision, or carry out other actions provided for in legal acts;

3.11. **written inquiries, requests, or complaints** means inquiries, requests, or complaints sent to Lietuvos bankas by post, via electronic means, or submitted directly in writing at Lietuvos bankas;

3.12. **complaint** means a written application by a person to Lietuvos bankas stating that their or another person's rights or legitimate interests have been violated and requesting for the protection of the same;

3.13. **special-purpose email inbox** means an email inbox designed for correspondence in the context of specialised activities;

3.14. **enquiry** means a request from a person to Lietuvos bankas for general information that does not require the identification of the person.

4. Other terms and definitions used for the purpose of the present Rules correspond to the terms and definitions used in the Republic of Lithuania Law on Public Administration (hereinafter, the Law on Public Administration).

5. The expiry of the time limits set out in the Rules shall be calculated in accordance with the procedure established by the Civil Code of the Republic of Lithuania.

6. When examining requests and complaints, employees of Lietuvos bankas shall be guided by principles of the primacy of content over form (when deciding on a document submitted to Lietuvos bankas, the content of the document must be taken into account, rather than the title of the document or its formal presentation), respect for human rights, fairness, justice, honesty, and reasonableness, as well as by the principles of the rule of law, legitimacy, objectivity, proportionality, non-abuse of power, efficiency, completeness, and accuracy.

7. Requests of natural persons and the representatives acting on their behalf to prevent the conclusion of consumer credit agreements, requests to amend and revoke such requests, as well as

court decisions submitted to Lietuvos bankas to prohibit a person from concluding consumer credit agreements and court decisions to revoke the prohibition to conclude consumer credit agreements shall be examined in accordance with the Rules for the Submission of Requests to Prevent the Conclusion of Consumer Credit Agreements and for Entering into the List of Persons in Respect of Whom Requests have been Submitted for Removing Such Persons From the List approved by Resolution No 03-145 of the Board of Lietuvos bankas of 13 October 2016 on the approval of the rules for the submission of requests to prevent the conclusion of consumer credit agreements and for entering into the list of persons in respect of whom requests have been submitted for preventing the conclusion of consumer credit agreements, and for removing such persons from the list.

8. Notifications of violations of the legal acts regulating the financial market allegedly committed or intended by financial market participants referred to in Article 42(1) of the Republic of Lithuania Law on the Bank of Lithuania and by other persons shall be examined in accordance with the procedure set out in the Procedure for the Submission and Processing of Notifications on Violations of Legal Acts Regulating the Financial Market at the Bank of Lithuania, as approved by Resolution No 03-167 of the Board of Lietuvos bankas of 29 November 2016 on the approval of the procedure for the submission and processing of notifications on violations of legal acts regulating the financial market at the Bank of Lithuania.

9. Consumer requests for the out-of-court settlement of a consumer dispute arising between consumers and financial market participants referred to in Article 47(1) of the Republic of Lithuania Law on the Bank of Lithuania, as well as a dispute falling within the competence of Lietuvos bankas under other laws of the Republic of Lithuania, shall be dealt with in accordance with the Rules for the Out-of-Court Procedure of Settlement of the Disputes Between Consumers and Financial Market Participants in the Bank of Lithuania, as approved by Resolution No 03-23 of the Board of Lietuvos bankas of 26 January 2012 on the approval of the rules for the out-of-court procedure of settlement of the disputes between consumers and financial market participants in the Bank of Lithuania.

10. Applications for licences, authorisations, consents, approvals, non-objections, or for the performance of other actions, as provided for in the legislation regulating the activities of financial market participants, to be granted to financial market participants supervised by Lietuvos bankas, as referred to in Article 42(1) of the Republic of Lithuania Law on the Bank of Lithuania, shall be examined in accordance with the General Regulations on the Submission and Examination of Applications for Authorisations of Financial Market Participants Supervised by the Bank of Lithuania and on the Granting of Authorisations, approved by Resolution No 58 of the Board of Lietuvos bankas of 6 May 2004 on the approval of the general regulations on the submission and examination of applications for authorisations of financial market participants supervised by the Bank of Lithuania and on the granting of authorisations.

11. Requests for data on oneself held in the Loan Risk Database shall be processed in accordance with the Rules for Managing the Loan Risk Database approved by Resolution No 03-65 of the Board of Lietuvos bankas of 18 April 2018 on the approval of the rules for managing the loan risk database.

12. Complaints against the actions, omissions, or decisions of Lietuvos bankas or its employees that may have violated the rights or legitimate interests of a person shall be dealt with in accordance with the procedure established by the Law on Public Administration.

13. Reports of breaches shall be investigated and measures for the protection of persons providing information on the violation shall be ensured in accordance with the Republic of Lithuania Law on the Protection of Whistleblowers, other legal acts regulating the protection of whistleblowers, as well as with the Procedure for the Provision and Handling of Information on Violations at the Bank of Lithuania, approved by Resolution No 03-125 of the Board of Lietuvos bankas of 25 June 2019 on the approval of the procedure for the provision and handling of information on violations at the Bank of Lithuania.

14. Insofar as the Rules are not applicable, requests for the implementation of the rights of data subjects shall be examined in accordance with the Procedure for the Implementation of the

Rights of Data Subjects in the Bank of Lithuania, approved by Resolution No 03-86 of the Board of Lietuvos bankas of 24 May 2018 on the approval of the procedure for the implementation of the rights of data subjects in the Bank of Lithuania.

(New paragraph 14¹ was added to the Rules by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

14¹. Petitions shall be examined at Lietuvos bankas in accordance with the Procedure for the Examination of Petitions at the Bank of Lithuania, approved by Resolution No 03-121 of the Board of Lietuvos bankas of 11 July 2023 on the approval of the procedure for the examination of petitions at the Bank of Lithuania.

15. A person who believes that a financial market participant has violated their rights or legitimate interests related to the financial services provided must first, before lodging a complaint with Lietuvos bankas, address the financial market participant in writing stating their claims. If the person does not receive a reply within the time limit set out in the legislation regulating the financial market, or if the person's claim is rejected, the person shall have the right to apply to Lietuvos bankas.

16. No personal data of other persons, bank secrets, or other information protected by law shall be provided to the applying person, except for public information at the disposal of Lietuvos bankas, which the person has the right to receive in accordance with the provisions of the Republic of Lithuania Law on the Right to Obtain Information from State and Municipal Institutions and Agencies, as well as other applicable legal acts. Personal data shall be processed in accordance with the Procedure for the Implementation of the Rights of Data Subjects in the Bank of Lithuania, approved by Resolution No 03-86 of the Board of Lietuvos bankas of 24 May 2018 on the approval of the procedure for the implementation of the rights of data subjects in the Bank of Lithuania, as well as with the General Regulations of the Bank of Lithuania for the Processing of Personal Data approved by Order No V 2018/(1.7.E-260603)-02-113 of the Chair of the Board of Lietuvos bankas of 20 July 2018 on the approval of the general regulations of the Bank of Lithuania for the processing of personal data, and other legal acts.

17. The Rules were prepared in accordance with the Republic of Lithuania Law on the Bank of Lithuania, the Law on Public Administration, the Law on the Right to Obtain Information from State and Municipal Institutions and Agencies, and the Rules for the Examination of Requests and Complaints and the Provision of Services to Persons in Public Administration Institutions, Agencies and Other Public Administration Entities, approved by Resolution No 875 of the Government of the Republic of Lithuania of 22 August 2007 on the approval of the rules for the examination of requests and complains and the provision of services to persons in public administration entities (hereinafter, the Rules for the Examination of Requests and Complaints and the Provision of Services to Persons in Public Administration Entities).

18. The Rules for the Examination of Requests and Complaints and the Provision of Services to Persons in Public Administration Entities shall apply to the examination of requests and complaints only to the extent that the matters relating thereto are not regulated by laws of the Republic of Lithuania and the present Rules. The Rules shall apply to the handling of individual types of requests and complaints and to matters relating thereto to the extent that they are not governed by laws of the Republic of Lithuania or other legal acts.

CHAPTER II

SUBMISSION OF REQUESTS, INQUIRIES, AND COMPLAINTS

19. Requests, complaints, and inquiries may be submitted:

19.1. in writing:

19.1.1. by email to info@lb.lt;

19.1.2. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

by completing an electronic form in the designated account on the website of Lietuvos bankas or the central E-government Gateway portal;

19.1.3. by sending via the e-shipment delivery system;

19.1.4. by post to the following address: Totorių g. 4, LT-01121 Vilnius;

19.1.5. by placing them in Lietuvos bankas correspondence boxes at the following address: Totorių g. 4, Vilnius, on business days from 08:00 to 17:00;

19.1.6. (Resolution No 03-169 of the Board of Lietuvos bankas of 25 October 2021 shall take effect on 1 November 2021)

upon direct arrival at Lietuvos bankas at: Totorių g. 4, LT-01121 Vilnius, where they shall be received under the procedure laid down in subparagraph 19.2.2 of the Rules;

19.2. (As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

orally:

19.2.1 by phone at: +370 526 80 029, +370 612 69 200, +370 800 50 500, and +370 525 12763, Mondays to Thursdays during the business hours of Lietuvos bankas from 08:00 to 17:00 and on Fridays from 08:00 to 15:45, including during lunch breaks, and on Tuesdays from 17:00 to 19:00, with prior registration by the telephones indicated herein or by email at info@lb.lt;

19.2.2 (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

upon direct arrival at Lietuvos bankas and by calling a responsible employee of the Administration and Organisation Division of the Corporate Services Department of Lietuvos bankas (hereinafter, an AOD employee), on Mondays to Fridays during the business hours of Lietuvos bankas, including during lunch breaks, and on Tuesdays from 17:00 to 19:00 with prior registration.

20. Lietuvos bankas shall only accept oral requests and inquiries that can be dealt with immediately, without prejudice to the rights or legitimate interests of the applicant, other persons, or Lietuvos bankas. If necessary, the person shall be given the opportunity to put the request or enquiry in writing.

21. Only requests that do not require proof of identity may be accepted by telephone.

22. (As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

To inquire about the procedure for receiving requests and complaints, please contact Lietuvos bankas by telephone at: +370 526 80 029, +370 612 69 200, +370 800 50 500, +370 525 12 763, on Mondays to Fridays, during the business hours of Lietuvos bankas, including during lunch breaks.

23. The following information shall be published in visible places at the entrances to the premises of Lietuvos bankas (Totorių g. 4, Gedimino pr. 6, Vilnius, and Maironio g. 25, Kaunas), as well as on the website of Lietuvos bankas at www.lb.lt:

23.1. the place and time of receipt of requests and complaints;

23.2. the contact details of the employees responsible for providing services to persons who have come directly to submit a request or complaint;

23.3. the possibility to anonymously express an opinion on the handling of requests and complaints and the quality of service received at Lietuvos bankas.

24. Oral requests may be made in a language understood by the person making the request and the employee attending the applicant. If the person does not speak the state language and there is no employee at Lietuvos bankas who understands the language in which the person applies, or if the person is not able to express themselves in an intelligible manner due to a sensory or speech impairment, a person able to translate the person's application into the state language (an interpreter) must be present at the time of the person's oral application to Lietuvos bankas.

25. Where the person submitting an oral application behaves inadequately or manifestly shows signs of a criminal offence, a criminal misdemeanour, or an administrative offence, or where the person's request is based on facts which are manifestly untrue, or where communication with the person does not make it possible to understand the substance of the request, the employee has

the right to refuse to service the person and shall immediately report the person's conduct to their immediate superior. The immediate superior shall decide whether the conduct of a person which constitutes a criminal offence, a criminal misdemeanour, or an administrative offence should be reported to competent authorities.

26. Requests and complaints submitted in writing must be:

26.1. legible;

26.2. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

signed by hand or by electronic means after verifying the person's identity in one of the following ways:

26.2.1 by logging in via the central E-Government Gateway portal, using electronic means of identification;

26.2.2 by signing with a qualified electronic signature;

26.2.3 in cases where a request or complaint is submitted by a foreign national who has no practical means of signing or verifying their identity in the ways specified in subparagraphs 26.2.1 or 26.2.2 of this paragraph, by submitting a digital copy of a hand-signed application or complaint and attaching a digital copy of proof of the person's identity to the request or complaint.

26.3. state the name, address, and contact details (telephone number and/or email address, etc.) of the person concerned, the name and surname of the representative (for a natural person), or the name, legal identity number, registered office address, name and position of the representative, and contact details (telephone number and/or email address, etc.) (for a legal person).

27. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

Requests and complaints submitted by electronic means must be made in a way that makes it possible to:

27.1 identify the format and content of the electronic document;

27.2 open and process it via the electronic document management system or other information technology tools used by Lietuvos bankas;

27.3. ensure the integrity and inalterability of the content of the electronic document.

28. Administrators of special-purpose email inboxes and employees of Lietuvos bankas shall promptly forward requests, inquiries, or complaints received by them via Lietuvos bankas' email to Lietuvos bankas' email address at: info@lb.lt, unless they are able to respond to the request or enquiry within the scope of their competence on the same business day.

29. A clearly and precisely formulated request and complaint may be submitted to Lietuvos bankas using the form of request/complaint set out in Annex 1 to the Rules or, in case of a complaint regarding the actions of a financial market participant, the form of complaint set out in Annex 2 to the Rules.

30. Complaints submitted to Lietuvos bankas, as well as letters submitted to Lietuvos bankas under a different name, if, given the content of the application, these letters qualify as complaints, shall state:

30.1. the name of the institution to which the complaint is submitted;

30.2. the name, address, and contact details (telephone number and/or email address, etc.) of the person concerned, the name and surname of the representative (for a natural person), or the name, legal identity number, registered office address, name and position of the representative, and contact details (telephone number and/or email address, etc.) (for a legal person);

30.3. the name, surname, and job title of the natural person, or the name, legal entity number, and registered office address, if known, of the legal person whose actions or omission are contested;

30.4. names and surnames, places of residence (for a natural person), and/or the names, legal entity numbers, and registered office addresses (for a legal person) of the third parties concerned, if known;

30.5. the specific act, omission, or decision contested and the date on which it was made/adopted;

30.6. the factual circumstances on which the person relies in support of their claim and the supporting documents;

30.7. the rights or legitimate interests of the person affected by the contested act, omission, or decision;

30.8. the date on which the person became aware of the contested violations;

30.9. the person's claim;

30.10. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

if a complaint concerns the actions of a financial market participant, the complaint shall be accompanied by a copy of the financial market participant's reply to the person and, if no reply was received from the financial market participant within the time limit laid down by the legislation governing the financial market, a copy of the person's application to the financial market participant;

30.11. the list of attached documents (if any);

30.12. the place and date of the complaint.

31. A representative submitting a request or complaint to Lietuvos bankas or a representative applying to Lietuvos bankas on behalf of the person represented must, when filing a request or complaint with Lietuvos bankas in accordance with the requirements set out in the Rules, also submit proof of representation (Lietuvos bankas shall retain a copy of the proof of representation).

32. Proof of representation issued outside the Republic of Lithuania must be legalised in accordance with the Procedure for Legalisation and Certification of Documents by Apostille, approved by Resolution No 1079 of the Government of the Republic of Lithuania of 30 October 2006 on the approval of the procedure for the legalisation and certification of documents by Apostille.

33. The forms of requests, inquiries, and complaints are publicly available on the website of Lietuvos bankas.

CHAPTER III

ACCEPTANCE AND REGISTRATION OF REQUESTS, COMPLAINTS, AND INQUIRIES

34. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

The responsibility for receiving requests, inquiries, and complaints in accordance with the procedure established by Lietuvos bankas shall lie with the employees of the AOD.

35. Requests and complaints submitted in writing and by electronic means shall be registered and processed in accordance with the procedure set out in the Rules on Document Management and Record-keeping at the Bank of Lithuania, approved by Order No V 2013/(1.7-260402)-02-228 of the Chair of the Board of Lietuvos bankas of 3 December 2013 on the approval of the rules on document management and record-keeping at the Bank of Lithuania (hereinafter, the Rules on Document Management and Record-keeping at Lietuvos bankas), the Bank of Lithuania's Document Management Rules for the Unstructured Data Repository and Team Work within the System and Electronic Document Management, approved by Order No V 2017/(1.7-260603)-02-29 of the Chair of the Board of Lietuvos bankas of 16 January 2017 (hereinafter, the Rules on the Electronic Document Management of Lietuvos bankas), as well as the Procedure for the Registration and Distribution of Documents Received by the Bank of Lithuania Related to Requests, Notifications, Complaints, or Applications of Persons to Settle Consumer Disputes approved by Order No V 2016/(1.7-260603)-02-133 of the Chair of the Board of Lietuvos bankas of 4 August 2016 on the approval of the procedure for the registration and distribution of documents

received by Lietuvos bankas related to requests, notifications, complaints, or applications of persons to settle consumer disputes.

36. Upon receipt of a request or complaint, a stamped copy of the request or complaint shall be served to the applicant, at the request of the person, or, if the request or complaint is received by post or electronically, at the request of the person, within two business days from the date of receipt of the request or complaint, at the address of Lietuvos bankas indicated by the person, or, if the application is submitted electronically or the person prefers to receive confirmation by electronic means, at the email address provided by the person, unless the application is granted outright. The stamp shall indicate the date of receipt of the request or complaint by Lietuvos bankas, its registration number and, if necessary, other information.

37. Requests and complaints non-compliant with the requirements set out in subparagraph 27.3 and paragraphs 26, 29, 31, and 32 of the Rules shall be received and registered in accordance with the procedures set out in the Rules.

38. Requests and complaints submitted to Lietuvos bankas and non-compliant with the requirements set out in subparagraphs 27.1 and 27.2 of the Rules shall not be registered. Unregistered requests and complaints shall not be examined and shall be returned to the person, within one working day from the day of receipt of the request or complaint by Lietuvos bankas, indicating the reasons for the return.

39. Oral requests and enquiries that can be answered on the same day shall not be registered with Lietuvos bankas. If oral requests and inquiries cannot be replied to on the same day, the person shall be suggested to put their request or enquiry in writing.

40. Requests for information of a general nature and submitted by electronic means that can be answered on the same day shall not be registered.

41. Unregistered requests and inquiries shall be forwarded to the employees of the structural divisions according to their competence for responding to such requests and inquiries.

42. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

Following the procedure laid down in the applicable legislation, the responsible AOD employee shall forward the registered requests and complaints to the Chair of the Board of Lietuvos bankas, members of the Board, heads of structural units, or employees authorised to draft resolutions. In the event that a complaint concerns an actual or potential personal data security incident at Lietuvos bankas, the Data Protection Officer of Lietuvos bankas shall be immediately notified. The Chair of the Board of Lietuvos bankas, a member of the Board, the head of a structural unit, or an authorised employee shall draft resolutions within no later than one working day of the receipt of the request or complaint by Lietuvos bankas, and shall appoint curators and executors and assign tasks related to the documents received.

43. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

If, in the absence of justified reasons, the head of a structural unit of Lietuvos bankas or an authorised employee does not, within one working day of the receipt of the request or complaint, return it to the Chair of the Board of Lietuvos bankas or to the member of the Board of Lietuvos bankas who has signed the resolution on the assignment of the task of the execution of the request or complaint to the head of the structural unit, or fails to return the request or complaint to the responsible AOD employee who registered the request or the complaint, then it shall be assumed that that structural division has confirmed that replying to the request or complaint is within its competence.

CHAPTER IV

EXAMINATION OF WRITTEN INQUIRIES, REQUESTS, AND COMPLAINTS

44. The employees responsible for examining a written request or complaint shall organise its examination (collecting the necessary information, requesting any additional documents required, etc.).

45. Requests and complaints shall be examined within 20 working days of their receipt by Lietuvos bankas. If during the examination of a request or complaint the applicant revises/supplements it or draws up a substantially new claim, the time limit for the examination thereof shall start running on receipt of the revised/supplemented request or complaint.

46. If for the purpose of the examination of the request or complaint any additional information is required and which must be provided by the applicant, and Lietuvos bankas is not able to obtain such data independently (not applicable in the case of paragraph 15 of the Rules), Lietuvos bankas shall, within five (5) working days of the registration of the request or complaint, address the person in writing, or, with the consent of the person, by audio remote transmission and recording means, requesting that the necessary information is provided and notifying the person that the examination of the request or complaint shall be suspended until such a time as the necessary information is provided. If the necessary information is not received within the time limit set by Lietuvos bankas, which may not be shorter than five (5) working days, the request or complaint shall not be examined and the original documents shall be returned to the person within three (3) working days (retaining the copies at Lietuvos bankas), indicating the reason for returning the request or complaint. The provisions of the present paragraph are without prejudice to the right of Lietuvos bankas to request, at any time during the examination of the request or complaint, that the person submitting the request or complaint provide additional information, but in such a case, pending the provision of the additional information, the time limit for the examination of the request or complaint shall not be suspended.

47. If Lietuvos bankas, in accordance with paragraph 46 of the Rules, has addressed a person by means of audio remote transmission and recording, the procedure set out in paragraph 73 of the Rules shall be followed.

48. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

If the examination of a request or complaint involves setting up a commission, convening a meeting, or other organisational measures, or in view of other objective reasons due to which the submission of a reply to a person may take longer than specified in paragraph 45 of the Rules, Lietuvos bankas shall have the right to extend the time limit for examination. The time limit for the examination of a request or complaint may be extended for a maximum of ten (10) working days. The person shall be notified in writing of such an extension within five (5) working days of the date on which the decision to extend the deadline was taken, stating the reasons for the extension.

(New paragraph 48¹ was added to the Rules by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

48¹. Lietuvos bankas shall discontinue the examination of the complaint or part thereof and shall inform the applicant thereof in writing, stating the reason for discontinuing the examination of the complaint or part thereof and the procedure for appealing against it, if during the examination of the complaint or part thereof:

48¹.1 the circumstances complained of cease to exist;

48¹.2 the issues raised in the complaint about the actions of the financial market participant are resolved between the financial market participant and the applicant in good faith;

48¹.3 the applicant withdraws the complaint.

49. If a request or complaint was not examined because the necessary information required to examine the request or complaint was missing (paragraph 46 of the Rules) and the person resubmits the request or complaint within the deadline specified by Lietuvos bankas with the necessary information, this shall not be considered to constitute a repeated submission.

50. Having, on the basis of a received complaint, identified a possible violation of public interest and the fact that Lietuvos bankas is not entitled to take measures for its protection in accordance with the competence established by the legislation, Lietuvos bankas shall, no later than

within five (5) working days of the identification of the possible violation of the public interest, forward all materials related to the complaint to the Public Prosecutor's Office or another competent authority (Lietuvos bankas shall retain a copy), requesting that they protect the public interest in accordance with the procedure established by law, and the person shall be notified within two (2) working days, explaining the reasons for the forwarding.

51. Requests and complaints drawn up in English shall be dealt with in accordance with the general procedure. Other requests and complaints drawn up in languages other than the official state language shall be examined where, in accordance with the legal acts or agreements concluded with Lietuvos bankas, the request or complaint is submitted by a foreign public authority, another foreign entity, or an international organisation. Other requests and complaints drawn up in languages other than the official state language shall be dealt with in accordance with the general procedure only if the person submitting the request or complaint to Lietuvos bankas translates the full text of the request or complaint and the accompanying documents into Lithuanian or English, and submits copies of such translations to Lietuvos bankas, unless the Chair of the Board of Lietuvos bankas, a member of the Board of Lietuvos bankas, the head of a structural unit, or an authorised employee, who is authorised by a resolution in accordance with their competence under the legislation to sign the resolution, decides otherwise. If a request or complaint drawn up in a language other than the official state language is not examined, the resolution shall be marked as "not examined".

52. Lietuvos bankas shall only examine requests and complaints that fall within the limits of its competence. If Lietuvos bankas is not authorised to resolve the issues set out in the request or complaint submitted to it, the request or complaint shall be forwarded to the competent authority (Lietuvos bankas shall retain a copy) no later than within five (5) working days of the receipt of the request or complaint by Lietuvos bankas, and the person shall be notified thereof, explaining the reason for the forwarding.

53. If Lietuvos bankas is not authorised to deal with the matter set out in the request or complaint submitted to it, and there is no other entity to which it could refer the request or complaint to be dealt with in accordance with its competence, the resolution shall be marked as "not examined", and, no later than within five (5) working days of the receipt of the request or the complaint by Lietuvos bankas, the person who submitted the request or complaint shall be notified thereof, explaining the reasons for refusing to examine the request or complaint, and specifying the procedure for appeal against the decision.

54. A request or complaint submitted without complying with the requirements set out in subparagraph 26.1 of the Rules shall not be examined and shall be returned to the person (Lietuvos bankas shall retain a copy) within five (5) working days of the receipt of the request or complaint by Lietuvos bankas, indicating the reasons for the return and the procedure for appealing against this decision, except for in cases when the person's contact details have not been provided or are illegible.

55. When a person's representative applies to Lietuvos bankas but proof of representation is not attached to their request or complaint, or the document does not comply with the requirement set forth in paragraph 31 of the Rules or other requirements set forth in other legal acts, the request or complaint shall not be examined, unless the Chair of the Board of Lietuvos bankas, a member of the Board, the head of a structural unit, or an authorised employee, authorised to draw up the resolution in accordance with the competence set forth by the legal acts, decides otherwise. The person shall be notified of the decision not to examine the request or complaint no later than within five (5) working days of the receipt of the request or complaint by Lietuvos bankas, explaining the reasons for not examining the request or complaint and indicating the procedure for appealing against this decision, unless no contact details of the person have been provided. If the request or complaint is not examined, the resolution shall be marked as "not examined".

56. Requests which are not specific, are incomprehensible, or which do not comply with the requirements laid down in paragraph 29 of the Rules, and complaints which are incomprehensible, which do not state a specific problem, which are based on facts that are manifestly untrue, or which complain about the acts or omissions of employees stating only a presumption or an opinion as to

the possibility of unlawful acts or omissions by employees, without the indication of specific circumstances or facts substantiating such assumptions, or which are submitted without complying with the requirements set out in paragraph 30 of the Rules, shall not be examined, unless the Chair of the Board of Lietuvos bankas, a member of the Board, the head of a structural unit, or an authorised employee, authorised to draw up the resolution in accordance with the competence set out in the legal acts, decides otherwise. If the request or complaint is not examined, the resolution shall be marked as “not examined” and Lietuvos bankas shall inform the person within five (5) working days of the receipt of the request or complaint by Lietuvos bankas of the reasons for the refusal to examine their request or complaint, and shall specify the procedure for appealing against this decision.

57. A complaint submitted without complying with the requirements of paragraph 15 of the Rules shall not be examined and Lietuvos bankas shall, within five (5) working days of the receipt of the complaint by Lietuvos bankas, forward the complaint to the financial market participant whose actions are subject to complaint, and shall inform the person submitting the complaint about this. In this case, paragraph 46 of the Rules shall not apply.

58. (As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

Requests and complaints with which the same person has addressed Lietuvos bankas within one (1) year regarding the same matter that Lietuvos bankas has already examined and responded to, proceedings against which have been discontinued, shall be considered to be repeated requests or complaints and shall not be examined, unless new circumstances forming the basis of the request or complaint are indicated or additional arguments that would cast doubt on the validity of the previous reply of Lietuvos bankas are provided. Requests and complaints of persons in respect of which a person has already received a reply from one structural unit on behalf of Lietuvos bankas, but the same person applies to another structural unit of Lietuvos bankas, the Board of Lietuvos bankas, the Chair of the Board, or a member of the Board with the same matter, without indication of new circumstances forming the basis of the request or complaint, or does not provide additional arguments that would cast doubt on the validity of the previous reply of Lietuvos bankas, shall be considered to be repeated requests or complaints and shall not be examined. If the repeated request or complaint is not examined, the resolution shall be marked as “not examined” and Lietuvos bankas shall inform the applicant within five (5) working days of the receipt of the repeated request or complaint by Lietuvos bankas of the reasons for refusing to examine their request or complaint, and specify the procedure for appealing against such a decision.

59. Requests, inquiries, and complaints, the content of which is offensive, inconsistent with moral norms, or which threaten or incite national, racial, religious, or social discord or violence, shall be registered with Lietuvos bankas in accordance with the established procedure, but shall not be examined. A decision on the non-examination of a request or complaint with offensive or immoral content referred to in this paragraph of the Rules shall be taken by the Chair of the Board of Lietuvos bankas, a member of the Board, the head of a structural unit, or an authorised employee, authorised to draft a resolution in accordance with the competence established by the legislation. If a request or complaint is not examined, the resolution shall be marked as “not examined” and the applicant shall be notified thereof no later than within five (5) working days of the receipt of the request or complaint by Lietuvos bankas. By decision of the Chair of the Board of Lietuvos bankas or an authorised employee, a person’s conduct having elements of crime, criminal offence, or administrative offence may be reported to relevant competent authorities. Persons submitting inquiries, requests, or complaints must exercise their rights in good faith without abusing their rights.

60. If more than six (6) months have elapsed between the date of disclosure of the violations specified in the complaint to the person and the date of submission of the complaint to Lietuvos bankas, such a complaint shall not be examined, except where the complaint is submitted in connection with a former or potential personal data security incident at Lietuvos bankas, unless more than two (2) years have elapsed between the date of committing the violations specified in the

complaint or part thereof and the date of submission of the complaint, and unless the Chair of the Board of Lietuvos bankas, a member of the Board, the head of the structural unit, or an authorised employee, authorised to draft the resolution in accordance with the competence set forth by the legal acts, decides otherwise. If the complaint is not examined, the resolution shall be marked as “not examined” and Lietuvos bankas shall inform the person within five (5) working days of the receipt of the complaint by Lietuvos bankas why the complaint was not examined and indicate the procedure for appealing against such decision.

61. Lietuvos bankas shall not refuse to examine requests and complaints due to the absence of the employee performing the specific function. In cases of employee leave, business trips, or other absences from Lietuvos bankas, the examination of requests and complaints shall be entrusted to other employees.

62. It shall be prohibited to refer a complaint to a structural division of Lietuvos bankas where the actions, omissions, or administrative decisions of this division are complained of, or to refer it to the employee of Lietuvos bankas whose actions, omissions, or administrative decisions are complained of.

63. When examining requests and complaints in accordance with the procedure established by the applicable legislation, the protection of personal data, information constituting secrets of the Bank, and other information protected by law shall be ensured.

64. The person whose actions, omission, or decision are contested and third interested persons whose rights and obligations will be directly affected by the examination of the request or complaint and the reply to the request or complaint shall have the right to submit a request to Lietuvos bankas to have access to the contents of the request or complaint and its annexes, as well as the reply to the request or complaint, except for the right to have access to information concerning personal data, secrets of the Bank, or other information protected by law. This provision shall not prevent the forwarding of the person’s complaint containing personal data to the financial market participant whose actions are contested, as provided for in paragraph 57 of the Rules.

65. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

Requests and inquiries for general information received via special-purpose and general-purpose email inboxes, as well as by completing an electronic form on the website of Lietuvos bankas or the central E-Government Gateway portal, shall be dealt with by the responsible employee of the relevant division.

66. (Resolution No 03-169 of the Board of Lietuvos bankas of 25 October 2021 shall take effect on 1 November 2021)

Replies to electronic inquiries for information of a general nature shall normally be provided within five (5) working days of the receipt of the enquiry, with the exception of inquiries addressed to the Financial Services and Market Supervision Department, Banking and Insurance Supervision Department, and Legal and Licensing Department within their respective competences.

67. Replies to electronic inquiries shall be retained in the email inbox for 180 days from the date of the reply.

68. Requests and complaints that do not include the name and surname of a natural person or the name and address of a legal person shall be considered anonymous. Anonymous requests and complaints shall be registered with Lietuvos bankas in accordance with the established procedure, but shall not be examined, except in cases when it is justified for the protection of public interest. The decision on the examination of anonymous requests and complaints shall be taken by the Chair of the Board of Lietuvos bankas, a member of the Board, the head of a structural unit, or an authorised employee authorised to draft a resolution in accordance with the competence established by the applicable legislation. If the anonymous request or complaint is not examined, the resolution shall be marked as “not examined”.

CHAPTER V

DRAFTING, SIGNING, AND SENDING REPLIES TO INQUIRIES, REQUESTS, AND COMPLAINTS

69. Replies to requests and complaints shall be drawn up taking into account their content, i.e. the requested information, a copy, or a transcript of the requested document shall be provided in accordance with the procedure established by the legislation, the person's questions shall be answered in a clear and substantiated manner, and the position of Lietuvos bankas on the issues raised by the person shall be reasonably stated, indicating the circumstances that influenced the consideration of the request or complaint and the specific provisions of legal acts which have been used in the assessment of the content of the request or complaint, etc.

70. Replies to inquiries, requests, and complaints shall be made in the official state language or in English. A request or complaint may also be replied to in other foreign languages when, in accordance with the legal acts or agreements concluded with Lietuvos bankas, the request or complaint is submitted by a foreign public authority, other foreign entity, or international organisation, as well as in cases where the Rules provide for the processing of requests and complaints in languages other than the official state language.

71. Replies to written requests and complaints shall be signed by the head of the structural unit of Lietuvos bankas in accordance with the matters assigned to their competence in the legislation, or by another authorised person, unless the resolution of the document does not stipulate this, or unless the head of the structural unit or an authorised person does not consider that, in light of the significance of the reply, it should be signed by the Chair of the Board of Lietuvos bankas or a member of the Board.

72. (As amended by Resolution No 2026/ 03-103 of the Board of Lietuvos bankas of 17 September 2026)

A response to a request or complaint shall usually be provided in the same manner in which the request or complaint was submitted, except where the request or complaint was submitted via the central E-Government Gateway portal. In such cases, the reply shall be provided electronically using the contact details provided by the person. If the person's request or complaint specified the method by which they wish to receive a reply, the reply shall be provided in the manner specified. If, when submitting a request or complaint in person (at Lietuvos bankas), the person clearly indicates orally the preferred method of receiving a reply, the attending employee shall record this information, and the reply shall be given to the person concerned in the requested manner.

73. With the consent of the person concerned, a reply to a request, complaint, or enquiry may be made by audio remote transmission and recording devices. Before providing a reply in the above manner, an employee of Lietuvos bankas shall introduce themselves (state their first name, surname, and position), obtain the person's consent to provide the reply orally and to record the conversation by means of audio remote transmission and recording, as well as to provide information on the processing of these data by Lietuvos bankas, and comply with the other provisions of Chapter VI of the Rules. Upon the consent of the person, the recording of the conversation shall start.

74. Written and electronic replies of Lietuvos bankas to requests or complaints shall be recorded in accordance with the procedure established in the Rules on Document Management and Record-keeping at Lietuvos bankas.

75. Replies to electronic inquiries for the provision of information of a general nature shall be drawn up by an employee of the relevant division, after coordinating the reply with the head of the structural division.

76. Electronic replies to inquiries and requests shall be sent by electronic means by the author or by the registrar of the structural division, indicating the contact details of the employee who has drawn up the reply.

77. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

Requests that do not fall within the competence of the receiver shall be forwarded to the following email address: info@lb.lt. The responsible AOD employees shall arrange for the further forwarding of these inquiries.

78. When sending replies to inquiries received at info@lb.lt, a copy of the reply shall be addressed to info@lb.lt.

79. Having noticed any typographical, calculation, or factual errors in the reply after it has been submitted to the applicant, Lietuvos bankas shall, on its own initiative, rectify the identified errors and resend the corrected reply to the person concerned.

80. Having received a remark from a person regarding typographical, calculation, or factual errors in the reply to the request or complaint, Lietuvos bankas shall, no later than within two (2) working days, correct such errors and return the corrected reply to the person, or shall indicate why the errors were not corrected.

81. Having received a justified written application of a person to provide a certified copy of the reply of Lietuvos bankas to their request or complaint, Lietuvos bankas shall issue a copy to the person no later than within five (5) working days of the receipt by Lietuvos bankas of the request for a copy only if the reply of Lietuvos bankas to their request or complaint has been retained.

82. If a person disagrees with the reply of Lietuvos bankas to their request or complaint, or if the reply has not been sent to the person within the prescribed time limit for consideration of the request or complaint, they shall have the right to lodge a complaint with Lietuvos bankas in accordance with the procedure established by the Law on Public Administration, with the Administrative Disputes Commission in accordance with the procedure established by the Republic of Lithuania Law on Administrative Disputes Commissions, or with an administrative court in accordance with the procedure established by the Republic of Lithuania Law on Administrative Proceedings. A person may also submit a complaint to Lietuvos bankas against the actions or omission of the employees of Lietuvos bankas; Lietuvos bankas shall examine such a complaint in accordance with the requirements of the administrative procedure set out in the Law on Public Administration. A person shall have the right to lodge a complaint with the Ombudsman of the Seimas of the Republic of Lithuania in respect of any abuse, bureaucracy, or any other violation of human rights and freedoms of Lietuvos bankas in the field of public administration, in accordance with the procedure established by the Republic of Lithuania Law on the Seimas Ombudsmen of the Republic of Lithuania.

83. (As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

In the reply of Lietuvos bankas stating the reasons for refusal to comply with the request or complaint, in the notification of Lietuvos bankas informing the person of the reasons for not dealing with the request or complaint of the person, or for discontinuing the examination of the request or complaint or part thereof, and in the reply of Lietuvos bankas, which may affect the rights and legally protected interests of the applicant, Lietuvos bankas shall specify the exact procedure for appealing against the reply or the notification of Lietuvos bankas and the name(s) and address(es) of the institution(s) to which the appeal may be lodged, as well as the time limit(s) within which an appeal may be lodged.

84. If the replies referred to in paragraph 83 of the Rules are provided to a person by means of audio remote transmission and recording, the exact procedure for appealing against the reply of Lietuvos bankas and the name(s) and address(es) of the institution(s) to which an appeal may be lodged, as well as the time limit(s) within which an appeal may be lodged, shall be provided to the person orally, including the manner in which the person may obtain an audio recording of the reply provided orally.

CHAPTER VI

REQUIREMENTS FOR THE PROVISION OF SERVICES

85. An employee providing services to persons appearing at Lietuvos bankas shall establish equally positive and respectful relations with all persons, in accordance with the requirements for the provision of services to such persons:

85.1. be equally respectful when greeting all persons who approach them;

85.2. introduce themselves by stating their position, first name, and surname;

85.3. when communicating with a person, they must maintain a calm tone, use respectful addresses, avoid irony, avoid ridiculing the person and showing annoyance, bad temper, or indifference, and avoid a prescriptive tone;

85.4. provide the person with relevant and complete information and, if necessary, refer them to a competent employee;

85.5. if possible, provide them with the name and contact details of the institution dealing with the matter, if during the interview it becomes clear that the resolution of the matter of concern to the person does not fall within the competence of Lietuvos bankas;

85.6. refrain from using statements, remarks, or comments on national, racial, ethnic, age, or gender issues that may be humiliating or incriminating to the person served;

85.7. listen to the person without interrupting them and, if necessary, clarify, summarise, and/or reiterate the person's needs and obtain agreement that the person has been understood correctly;

85.8. suggest solutions that are favourable to the person, if available, and inform the person about news that may be of benefit to them;

85.9. interrupt a person only if they speak at length, in an unclear and indistinct manner;

85.10. say goodbye in a polite and respectful manner;

85.11. serve all persons on a first-come, first-served basis.

86. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

For persons calling the following general telephone numbers of Lietuvos bankas: +370 5268 00 29, +370 612 69 200, +370 800 50 500, +370 525 12 763, AOD employees will be available Mondays to Fridays during the business hours of Lietuvos bankas, including during lunch breaks. Employees providing services to applicants by telephone shall:

86.1. answer the person's questions clearly and precisely;

86.2. indicate the possible ways of submitting documents and what documents should be submitted in order for the request to be examined;

86.3. inform the person of the institution to which they should apply if their request is beyond the competence of Lietuvos bankas;

86.4. if the attending employee is not in a position to provide a detailed reply to the person immediately, indicate when the person could call or when they will be called to answer the question raised in the request, or redirect the telephone call to a competent employee and provide the contact details of the other employee by telephone or by other means of communication, or inform the person of the possibility of submitting a request in writing to Lietuvos bankas;

86.5. politely say goodbye at the end of the conversation.

87. If persons contact other employees of Lietuvos bankas by telephone to obtain information related to the activities of Lietuvos bankas, employees of Lietuvos bankas serving persons by telephone must provide the information requested by the person related to the examination of the matter of concern.

88. Employees of Lietuvos bankas shall make every effort to answer telephone calls before the third ring.

89. When providing information over the telephone, the employee shall speak the correct official state language. In such cases where the person does not understand the official state language, the employee may provide information in a language other than the official language, if the employee is able to communicate in that language.

90. When saying goodbye to the caller the employee shall maintain a positive tone of voice.

91. When answering a telephone call, the employee must:

91.1. state the name of the division of Lietuvos bankas, position, first name and surname, and greet the person;

91.2. listen attentively to the person, speak politely, calmly, positively, and concisely, and answer questions briefly and clearly;

91.3. provide the person with the necessary information on the matter to which the caller is referring in a competent manner. Where the employee is not competent to answer any questions of the person, they shall provide the person with brief information about an employee of Lietuvos bankas who is competent to deal with such questions, and shall provide the telephone number or the email address of that employee.

92. If a call is unexpectedly disconnected due to a communication failure, the employee should wait for the person to call again.

93. In cases where a person has called to complain or to make a comment, the employee should thank the person for the comment, and additionally inform the person that they may write a letter of information of this nature and submit it to Lietuvos bankas (by post or via electronic means).

94. The employee must ensure that the person has received all the requested information. At the end of the conversation, the employee should ask whether all of the person's questions have been answered.

95. If a person being served orally or by telephone is insulting or threatening the attending employee, or where, in view of the person's behaviour, there is a reasonable suspicion that the person is under the influence of alcohol, narcotics, psychotropic substances, or other intoxicating substances and that it is therefore impossible to understand the person's request, the attending employee shall warn the person concerned that the conversation may be terminated and, where necessary, shall end the conversation.

96. (As amended by Resolution No 03-132 of the Board of Lietuvos bankas of 7 October 2025)

For the purpose of the provision of services by email, AOD employees shall use the following email address: info@lb.lt. Services via other special-purpose and general-purpose email addresses shall be provided by responsible employees of the relevant structural divisions of Lietuvos bankas.

97. When responding to inquiries received by email, the employee shall indicate the exact subject of the email in the subject line and shall keep the structure of the email as follows:

97.1. greeting, smooth presentation of the relevant information, identification of the actions expected from the person;

97.2. offer to follow up if there are questions;

97.3. indication of their name, position, and contact details at the end of the reply.

98. An employee who receives an enquiry addressed to another employee of Lietuvos bankas by email shall forward it to the email address info@lb.lt for further distribution.

CHAPTER VII

PROCESSING OF PERSONAL DATA IN RELATION TO THE EXAMINATION OF GENERAL COMPLAINTS, REQUESTS, AND INQUIRIES AND THE ASSESSMENT OF THE QUALITY OF SERVICES PROVIDED TO PERSONS

99. (As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

Personal data of persons who have submitted a complaint, request, or enquiry to Lietuvos bankas, their representatives, persons complained against, and other data subjects specified in the complaint, request, or enquiry shall be processed for the purpose of the information of persons, the examination of complaints, requests, or inquiries, the provision of public services and fulfilment of functions, and the assessment of the quality of services provided to persons, to the extent that the

processing of the relevant personal data is not governed by any other applicable laws and regulations of Lietuvos bankas, taking into account the specifics of the complaint, request, or enquiry submitted.

100.(As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

The processing of personal data shall include the name and surname, address, other contact data (telephone number and/or email address, etc.), position, signature, place of residence, and other personal data specified in the complaint, request, or enquiry and in the annexes provided (including data related to the person's health, bank account number, workplace, etc.), personal data included in the complaint, request, or enquiry, and other personal data which Lietuvos bankas is required to process for the purpose referred to in paragraph 99 of the Rules.

101.Lietuvos bankas shall collect/obtain personal data indicated in paragraph 100 of the Rules only directly from data subjects, persons submitting complaints, applications, requests, or notifications, their representatives, the manager of the e-shipment delivery system, financial market participants, databases, registers and information systems, as well as other persons in accordance with the statutory procedure.

102.Documents and records containing personal data shall be processed and recorded in accordance with the Rules on Document Management and Record-Keeping approved by Order No V-118 of the Chief Archivist of Lithuania of 4 July 2011 on the approval of the rules on document management and record-keeping, and shall be kept for the periods specified in the General Index of Document Retention Periods approved by Order No V-100 of the Chief Archivist of Lithuania of 9 March 2011 on the approval of the general index of document retention periods, which are approved each year in the documentation plan of Lietuvos bankas. At the end of the relevant period the personal data shall be irretrievably destroyed.

103.Access to personal data shall be limited to those employees who need such data for the performance of their duties, handling requests, complaints, or inquiries and carrying out quality assessments. Access to and other processing of personal data necessary for the performance of their functions shall be carried out by employees of Lietuvos bankas only on a need-to-know basis.

104.The processing of personal data listed in paragraph 100 of the Rules shall be carried out by both automated and non-automated means.

105.(As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

Lietuvos bankas (legal entity code 188607684, address: Gedimino pr. 6, 01103 Vilnius) shall be the controller of the personal data referred to in paragraph 100 of the Rules and process the data in accordance with Article 6(1)(e) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (the General Data Protection Regulation, hereinafter, the Regulation), Article 11 and Article 19(4) of the Law on Public Administration, and Article 8(3) of the Republic of Lithuania Law on the Bank of Lithuania. Special categories of personal data (e.g. health data) shall be processed in accordance with Article 9(2)(g) of the Regulation. Data relating to convictions and criminal offences shall also be processed in accordance with Article 10 of the Regulation.

106.For more information on personal data processed by Lietuvos bankas and the exercise of data subjects' rights, please visit the website of Lietuvos bankas at <https://www.lb.lt/en/personal-data-protection>.

107.(As amended by Resolution No 03-76 of the Board of Lietuvos bankas of 14 May 2024)

The personal data referred to in paragraph 100 of the Rules (excluding data related to the assessment of the quality of services provided to persons) may be provided to supervised financial market participants or other persons involved in the handling of the complaint, request, or notification, if this is necessary for the examination of the complaint, request, or notification. Such data shall be provided to other persons only in cases where the data subject has reasonably requested it, or Lietuvos bankas is obliged or authorised to provide such data by laws or other legal acts.

108. When processing personal data, Lietuvos bankas may rely on the data processors providing information technology or related services and shall not engage any other data processors.

109. Lietuvos bankas shall process personal data automatically in the document management system and other information systems (hereinafter, IS).

110. The IS shall have administrative, technical, software, and other measures in place to protect the system's data from destruction, unauthorised modification, use, or disclosure, as provided for in the legal acts of Lietuvos bankas regulating the measures ensuring the protection of the assets and information of Lietuvos bankas.

111. The IS can be accessed from a closed network or via a secure communication channel. Online access shall help to identify the device being used, authenticate the person, and encrypt and filter network traffic.

112. Security incidents, including personal data security incidents, shall be managed in compliance with Order No V 2019/(1.7.E-260603)-02-23 of the Chair of the Board of Lietuvos bankas of 26 February 2019 on the approval of the specification for security incidents management processes at the Bank of Lithuania.

CHAPTER VIII

ASSESSMENT OF THE QUALITY OF THE EXAMINATION OF REQUESTS AND COMPLAINTS AND PROVISION OF SERVICES

113. Lietuvos bankas shall ensure the possibility for persons to anonymously express their opinion on the processing of requests and complaints and the quality of service provided to persons at Lietuvos bankas, in order to determine:

113.1. whether persons are sufficiently informed about the business hours of Lietuvos bankas;

113.2. whether the reception hours set by Lietuvos bankas are convenient for persons;

113.3. whether persons have to wait for a long time for reception;

113.4. whether persons are served courteously at Lietuvos bankas;

113.5. whether a request or complaint has been answered clearly and accurately;

113.6. how long it took for persons to receive a reply to their request or complaint;

113.7. whether the persons have been informed about the actions taken by Lietuvos bankas in dealing with their request or complaint;

113.8. other issues of concern to Lietuvos bankas related to the processing of requests and complaints and the provision of services to persons.

114. (Resolution No 03-169 of the Board of Lietuvos bankas of 25 October 2021 shall take effect on 1 November 2021)

Persons may submit their opinions on the above-mentioned issues anonymously and electronically in the dedicated account on the website of Lietuvos bankas.

115. (Resolution No 03-169 of the Board of Lietuvos bankas of 25 October 2021 shall take effect on 1 November 2021)

Lietuvos bankas shall regularly review the opinions of persons received electronically on the quality of the processing of requests and complaints and the quality of services provided at Lietuvos bankas.

116. Lietuvos bankas shall carry out an annual assessment of the quality of the processing of requests and complaints and the quality of services provided at Lietuvos bankas according to selected criteria, such as:

116.1. total requests and complaints dealt with before the deadline during the year;

116.2. total cases during the year in which replies to requests and complaints were submitted beyond the deadline;

116.3. total cases during the year in which persons appealed to Lietuvos bankas against the response provided to their request or complaint or against the employee of Lietuvos bankas who provided services to them;

116.4. whether the reply to the request or complaint was comprehensive.

117. The results of the assessment of the quality of the processing of requests and complaints and the quality of services provided to persons shall be used to improve the quality of the examination of requests and complaints and the quality of services provided to persons at Lietuvos bankas.

118. The results of the assessment of the quality of the examination of requests and complaints and the quality of services provided to persons at Lietuvos bankas shall be submitted to the structural divisions and shall be published once a year on the website of Lietuvos bankas.

Annex 1
to the Rules for the Examination of Requests and
Complaints and the Provision of Services to
Persons at Lietuvos bankas

(natural person's name and surname/legal person's name/company code¹)

(address and other contact details (telephone number and/or email address, etc.))

(name, surname, position of the representative² and the basis for representation, if the complaint is submitted by a representative³)

To Lietuvos bankas

REQUEST/COMPLAINT

(date)

(place)

List of attached documents:

1.
2.

I declare that the information provided above is accurate and correct.

(signature)

(first name and surname)

¹ Indicate if a complaint/request is submitted by a legal person.

² If the representation of a legal person is based on professional duties.

³ If the complaint/request is submitted by a representative of the applicant, it must be accompanied by a document certifying the representative's authorisation(s).

Annex 2
to the Rules for the Examination of Requests and
Complaints and the Provision of Services to
Persons at Lietuvos bankas

(Resolution No 03-169 of the Board of Lietuvos bankas of 25 October 2021 shall take effect on 1 November 2021)

Important

* If you are a **consumer** and you apply to Lietuvos bankas for **non-compliance with the terms and conditions of an agreement concluded** between you and a financial market participant, you should submit an application for the settlement of a **consumer dispute** in accordance with the rules approved by Resolution No 03-23 of the Board of Lietuvos bankas of 26 January 2012 on the approval of the rules for the out-of-court procedure of settlement of the disputes between consumers and financial market participants in the Bank of Lithuania. Information is available at: <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>.

* If you wish **to report an infringement to protect the public interest**, in particular where you have, or have had, a service, employment, or contractual relationship (consultancy, agreement, etc.) with a financial market participant or other body, **and such a notification is not aimed at settling an individual dispute or otherwise protecting your interests or the interests of another person**, you should submit such a notification in accordance with the rules approved by Resolution No 03-167 of the Board of Lietuvos bankas of 29 November 2016 on the approval of the procedure for submission and processing notifications on violations of legal acts regulating the financial market at the Bank of Lithuania. The notification form is available at: <https://www.lb.lt/lt/pranesimai-apie-finansu-rinka-reguliuojanciu-teises-aktu-pazeidimus>.

(natural person's name and surname/legal person's name/company code⁴)

(address, telephone number, email address)

(representative and the basis for representation, if the complaint is submitted by a representative⁵)

To Lietuvos bankas

COMPLAINT REGARDING THE ACTIONS OF A FINANCIAL MARKET PARTICIPANT

.....
(date, place)

☒ – example of marking

I. Entity, ⁶ whose actions are complained of	
Name	
(Registered) address	
Date of the written communication to the financial market participant	
Whether and when the financial market participant's reply was received	☐ YES, DATE ☐ NO
Have you contacted Lietuvos bankas within one year on	☐ YES ☐ NO

⁴ Indicate if a complaint/request is submitted by a legal person.

⁵ If the complaint is submitted by a representative of the applicant, it must be accompanied by proof of the representative's authorisation(s).

⁶ The list of market participants supervised by Lietuvos bankas is available here: <https://www.lb.lt/en/sfi-financial-market-participants>.

the same issue that Lietuvos bankas has already examined and provided you with a reply on?⁷

II. Actions and requirements of the entity complained of

Please specify which financial services are referred to in the actions complained of (multiple options are possible):

- | | |
|--|---|
| ☐ Payment services (e.g. bank account, payment transactions, payment cards) | ☐ Pension accumulation |
| ☐ Credit services (e.g. housing credit, consumer credit, peer-to-peer lending) | ☐ Deposits (e.g. fixed-term, demand) |
| ☐ Life assurance | ☐ Investment services (e.g. investment recommendations, financial instrument portfolio management) |
| ☐ Non-life insurance (e.g. property insurance, general liability insurance, accident insurance) | ☐ Crowdfunding |
| | ☐ Other financial services (please specify)..... |

Please set out the essence of the infringement and information relating to the violation, including:

- **the date** on which the infringement complained of was brought to your attention;
- **the specific act or omission** complained of;
- **the factual circumstances** related to or underlying the claim;
- **your rights** or legitimate interests allegedly **affected** by the act, omission, or decision complained of;
- **your requests** (e.g. to assess the legality of the financial market participant's actions, to oblige the financial market participant to remedy the breach of law).

⁷ Such complaints are considered to be repeated complaints and will not be considered unless new circumstances or arguments are raised.

.....
.....
.....
.....
If necessary, please use a separate sheet of paper and sign it.

III. Accompanying documents

Please attach to your complaint any documents in your possession that support the facts, and copies of any other documents at your disposal that are relevant to the complaint and that support the substance of the alleged violation.

Additionally, a copy of the financial market participant's reply to your complaint and, if no reply has been received from the financial market participant within the time limit laid down in the financial market legislation, a copy of any of your communication to the financial market participant must be attached.

List of attached documents:

3.
4.
5.
6.

I declare that the information provided above is accurate and correct.

.....
(signature)

(first name and surname)

.....