

How to complain and rules of procedure

Effective from: 27.02.2025.



If you wish to complain about non-compliance with the TigSiPay Terms of Service, inadequate quality of the service provided, unavailability, inadequate customer service culture, etc., we are always ready to examine each case individually, provide explanations and resolve any problems that may arise.

If we are unable to find a solution through negotiation, we will ask you to put your complaint in writing:

- by sending the complaint by post to TigSiPay's registered office at Skanstes iela 7 k-1, Riga, LV-1013;
- by e-mail: info@tigsipay.com;
- via your TigSiPay user account by logging in to TigSiPay Online Banking if the complaint related to financial services.

If you send your complaint by post, your signature on the complaint must be notarised.

If you send your complaint by email, your signature must be authenticated by a secure electronic signature or you must use the email address provided by the Complainant in the contract or customer profile.

If the complaint is signed by an authorised person, the notarised power of attorney certifying the authorised person's authorisation must be attached to the complaint. Except where the legal person is represented by its legal representative, which may be verified in public registers.

Information to be included in the complaint:

- information on the applicant (for natural persons - name, surname and personal identification number, but in the absence of a personal identification number and date of issue, country and issuing authority; for legal persons - name and registration number, title and name of representative);
- the applicant's address, telephone number and email address;
- date of complaint;
- the subject, description and substance of the Complaint (indicating in as much detail as possible which service is the subject of the Complaint - financial service (payment service or service related to electronic money) or other service), the circumstances that support and substantiate the Complaint;
- the applicant's claim in connection with the complaint;
- information on how you want to receive the reply.

The complaint must be accompanied by copies of the documents (payment orders, statements, etc.) to which the applicant refers in the complaint and which support and substantiate the complaint.

Your personal data will be collected and processed in accordance with TigSiPay's Privacy and Cookie Policy, available on TigSiPay's website.

If you wish to withdraw your complaint, in addition to the information above, please indicate whether you are withdrawing your complaint in full or specify the extent of your withdrawal if you are withdrawing your complaint in part.

TigSiPay will not process a complaint if it does not provide all the necessary information identifying the complainant and the recipient of TigSiPay's response.

TigSiPay will investigate your complaint free of charge and provide a written reply within 15 working days from the date of receipt of your complaint.

If it will take longer to investigate and respond to your complaint, you will be informed within the days specified above. In this case, the time limit for receiving a final reply may not exceed 35 (thirty-five) working days from receipt of the complaint.

In case you are not satisfied with the response provided by TigSiPay to your complaint, we would like to inform you about other complaint handling options:

If you are considered a consumer and you have a complaint about any service provided by the Company, including a financial service provided by the Company (payment service or service related to electronic money within the meaning of the Payment Services and Electronic Money Law), **you have the right to submit a complaint to the Consumer Rights Protection Centre (PTAC)**, which receives and examines complaints and applications from consumers regarding violations of consumer rights protection laws and regulations. The complaint may be submitted by placing it in the PTAC post box at 55 Brīvības Street, Riga, by post (address: 55 Brīvības Street, Riga, LV-1010), by electronic means. More information: <http://www.ptac.gov.lv/>

If you are not considered a consumer and your complaint is related to a financial service provided by the Company (payment service or service related to electronic money within the meaning of the Payment Services and Electronic Money Law), you have the right to submit a complaint to the Bank of Latvia, which accepts and examines complaints and applications from persons who are not considered consumers. The complaint may be submitted to the Bank of Latvia at K. Valdemāra iela 2A, Riga. For more information about the Bank of Latvia, please visit: <http://www.bank.lv>