

Complaints handling handbook

Applicable from 1st APRIL 2019

for Danske Bank A/S Estonia branch, Danske Bank A/S Latvia branch and Danske Bank A/S Lithuania branch

Our aim is to ensure the highest possible quality services to our customers. If there are complaints we deal with them effectively and promptly. Feedback from our customers we see as possibility for improvement of services.

If you want to submit a complaint, firstly approach your contact specialist in the Bank. When information from you is received, we assess it and look for the best possible solution.

1. PROCEDURE FOR COMPLAINING

1.1. How should you submit a complaint?

In order to ensure a smooth process of complaint handling and gathering of all relevant information, we accept complaints in written form, either by physical letter or via digital channels, e.g. e-mail or Danske eBank. However, if you do not have any possibility to submit your complaint in a written form, please contact us by phone.

1.2. What do you need to do to submit a complaint?

You should contact the bank in one of the following ways:

Danske Bank A/S Estonia branch:

1. By contacting the Bank specialist by the phone +372 6 800 800;
2. By sending an electronic Danske eBank notice;
3. By sending an e-mail to info@danskebank.ee or bank's representative;
4. By sending a letter by post to the address
Narva mnt. 11,
15015 Tallinn,
Estonia.
5. By filling in a form of complaint in the customer service center of the bank;
6. By filling in the application on the website <http://www.danskebank.ee/complaintform>.

Danske Bank A/S Latvia branch:

1. By contacting the Bank specialist by the phone +371 67 959 599;
2. By sending an electronic Danske eBank notice;
3. By sending an e-mail to info@danskebank.lv or bank's representative;
4. By sending a letter by post to the address
Cēsu iela 31, k-8,
Rīga, LV-1012,
Latvia
5. By filling in a form of complaint in the customer service center of the bank;

6. By filling in the application on the website <https://danskebank.lv/complaints>

Danske Bank A/S Lithuania branch

1. By contacting the Bank specialist by the phone: +370 5 215 6666;
2. By sending an electronic Danske eBank notice;
3. By sending an e-mail to info@danskebank.lt or bank's representative;
4. By sending a letter by post to the address:
Saltoniskiu str. 2,
LT-08500, Vilnius,
Lithuania;
5. By filling in a form of complaint in the customer service center of the bank;
6. By filling in the application on the website <https://danskebank.lt/complaints>

1.3. What information should you provide us in order to allow the Bank to investigate your request properly?

1. Your or your representative's name, surname, personal code / name of the company, registration code, in case the applicant is a legal person.
2. Your correspondence address / company's correspondence address, in case the applicant is legal person, and contact phone number.
3. Indicate the date of complaint and place.
4. Essence of the complaint: your allegedly violated rights and/or interests, in which way the Bank violated your rights and / or interests, factual circumstances of the dispute, your request to the bank.
5. The format in which you would like to receive the answer from the Bank.
6. Your or your representative's signature on the complaint (in case the complaint is submitted in paper format).
7. Annexes to the complaint, regarding the essence of the complaint, documents, if any, supporting statements specified in the complaint, documents proving representation and etc.

1.4. How do you know, if your complaint was acknowledged?

You will receive a letter/email of confirmation and/or our request to provide more details as soon as possible.

1.5. How long does it usually take for us to provide you with an answer to complaint?

The Bank handles the complaints within the following deadlines:

- The consumer complaints - 14 calendar days from the date of receipt of the complaint with some exceptions (e.g. when the competent state authority, upon forwarding the complaint to the Bank, sets another date for handing of complaint, etc.);

Payment service consumer complaints and any other complaint - 15 business days from the receipt of the complaint with certain exceptions (e.g. when the competent state authority, upon forwarding the complaint, sets another date for the handling of complaint, or when due to objective reasons and those falling outside of the bank's control (e.g. complexity of the complaint, etc.) the Bank cannot provide final answer within 15 working days). But the deadline for submitting the final reply to the applicant shall not exceed 35 working days from the receipt of the complaint;

If the complaint lacks the information mentioned above in Section 1.3, the Bank will ask the complainant to submit the missing information. The Bank will consider the complaint as received on the day, from which the above mentioned complaint handling deadlines start counting, when the missing information is received by the Bank.

The Bank considers consumer as a natural person who seeks to conclude or concludes an agreement with the Bank for personal, family or household purposes and who is acting for purposes which are outside his/her business or profession. For only Danske Bank A/S Lithuania consumer also means a natural person who engages in commercial or professional activity while using payment services, however to the extent it is related to protection against unauthorized payments, including establishment of maximum amount of damage.

1.6. What should you do, if the answer does not satisfy you?

If you a legal person, you can address the issue to the court. If you are a consumer according to the requirements of applicable legal acts, you can address to the competent pre-judicial institution, which decides over consumers' disputes.

In Estonia, the pre-judicial proceedings are conducted by:

- Financial Supervision Authority
address: Sakala 4, Tallinn15030
tel.: 6 680 500
fax: 6 680 501
e-mail: info@fi.ee
website: <http://www.fi.ee>
- Consumer Protection Board
address: Pronksi 12, Tallinn10117
tel.: 6201 707
fax: 6 201 701
e-mail: info@ttja.ee
website: www.ttja.ee
Complaints arising from an agreement entered into by way of the means of communication can be submitted to the Consumer Protection Board through an electronic environment available at <http://ec.europa.eu/odr>
- Data Protection Inspectorate
address: Tatari 39, Tallinn10134
tel.: 6 274 135
fax: 6 274 137
e-mail: info@aki.ee
website: www.aki.ee
- Estonian Traffic Insurance Fund's conciliation body
address: Mustamäe tee 46 (building A), Tallinn 10621,
tel.: 667 1800
fax: 667 1800
e-mail: lepitus@lkf.ee
website: <http://www.lkf.ee/et/lepitusorgan>

In Latvia, the pre-judicial proceedings are conducted by:

- Financial and Capital Market Commission
address: Kungu 1, Riga, LV-1050
tel.: 67774800
e-mail: fktk@fktk.lv
website: www.fktk.lv
- Consumer Rights Protection Centre
address: Brivibas 55, Riga, LV-1010
tel.: 65452554
e-mail: ptac@ptac.gov.lv
website: www.ptac.gov.lv
- Data Protection Inspectorate
address: Blaumana Street 11/13-11, Riga, LV-1011
tel.: 67223131
e-mail: info@dvi.gov.lv
website: www.dvi.gov.lv
- Ombudsman of the Finance Latvia Association
address: Doma laukums 8A, Riga, LV-1050
tel.: 67284562
e-mail: ombuds@financelatvia.eu
website: <https://www.financelatvia.eu/ombuds/>

In Lithuania, the pre-judicial proceedings are conducted by:

- Bank of Lithuania
address: Gedimino pr. 6, LT-01103 Vilnius
tel.: +370 5 268 0029
website: www.lb.lt
- State Consumer Rights Protection Authority
address: Vilnius str. 25, 01402 Vilnius
tel.: +370 5 262 6751
e-mail: tarnyba@vvtat.lt
website: www.vvtat.lt
- State Data Protection Inspectorate
address: A. Juozapavicius str. 6, 09310 Vilnius
tel.: +370 5 271 2804
e-mail: ada@ada.lt
website: www.ada.lt

If the complainant is not satisfied with the Bank's reply or absence of reply to the complaint, s/he should address to the Bank of Lithuania for the purpose or pre-judicial proceeding within one year from the day of addressing with the complaint to the Bank (applicable only in Lithuania).