



Complaints Policy

If you have any complaints relating to EtaPay (previously known as "Verse") Services, you may submit them to us by email at complaints@eta-pay.com. Any complaint you send will be considered and resolved in line with our complaint resolution procedures.

Your complaint should include a detailed description of the circumstances and reference to any documents that support your complaint. Please submit your complaint within three (3) months of becoming aware that your rights have been violated.

We will make every reasonable effort to consider, resolve, and reply to your complaint promptly. You will receive our reply within fifteen (15) business days of receiving your complaint, unless a different period is required by applicable laws and regulations.

In exceptional situations beyond our control, where we are unable to provide a reply within the above period, we will send you a holding reply explaining the reasons for the delay and specifying a new deadline. In such cases, the final reply will not exceed thirty-five (35) business days from the date we receive your complaint.

The complaint process is free of charge. While we strive to resolve complaints to your satisfaction, we cannot guarantee that every issue will be resolved in your favor. However, we encourage you to reach out to us first, as we aim to settle disputes amicably.

If you are not satisfied with our reply or do not receive one within the specified periods, you may use other legal remedies to protect your rights. If you are a consumer, you may escalate your complaint to the Bank of Lithuania within one (1) year of becoming aware of the violation of your rights. You can do this by:

- Using the electronic dispute settlement facility on the E-Government Gateway;
- Completing a consumer application form available on the Bank of Lithuania's website and submitting it to the Supervision Service of the Bank of Lithuania, Žirmūnų g. 151, LT-09128, Vilnius, Lithuania, or by email at pt@lb.lt;
- Sending a free-form application to the Supervision Service of the Bank of Lithuania, Žirmūnų g. 151, LT-09128, Vilnius, Lithuania, or by email at pt@lb.lt.



More information about submitting complaints to the Bank of Lithuania can be found at <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>.

If we cannot settle a dispute amicably, the dispute may be resolved in court.

You acknowledge and accept that, in the event of a dispute between you and us, we reserve the right to retain disputable funds until the dispute is resolved. During this period, you may face restrictions on the disposal of funds held in your account, including withdrawals and outgoing transfers.

You also acknowledge that we may freeze funds held in your account if required by lawful requests, including freezing orders, injunctions, or any other applicable directives from a court or competent authority. In such cases, we will notify you of the retention or freeze of funds without undue delay.

The competent courts of the Republic of Lithuania shall have exclusive jurisdiction over any legal matters arising from or related to this Complaints Policy, except in cases where disputes are required to be resolved by the competent courts of another jurisdiction under applicable EU legislation. Nothing in this clause prevents us from bringing an action in the courts of another jurisdiction for injunctive or similar relief.

This Complaints Policy was last updated on February 13, 2025.