

# **Procedure for Reviewing Suggestions and Complaints at CBL Asset Management IPAS**

CBL Asset Management IPAS is your co-operation partner! Therefore if you have any inquiries or you wish to express your opinion, please do not hesitate to do so. We at CBL Asset Management IPAS wish to help you in every situation and we wish to solve your problems if they occur. Your complaints will be accepted and considered promptly. Please present your inquiry/ problem as clearly as possible. This will ensure that you receive a relevant answer.

### **Acceptance of suggestions and claims**

You can file a claim in a convenient way: in writing (by submitting it to us at CBL Asset Management IPAS or AS Citadele banka (Bank) office, by post, by e-mail) or through the Bank internet bank.

# Timeframes for responding to inquiries/ complaints

CBL Asset Management IPAS will consider and respond to your inquiries within 15 (fifteen) working days for private individuals and 30 (thirty) calendar days for legal entities from the date when such an inquiry is received. If this term cannot be met due to the objective circumstances, CBL Asset Management IPAS is entitled to extend it by notifying you in writing.

#### **Means of responding**

Responses to your inquiries/ complaints will be sent to you using the same means of communication as you have used when submitting your inquiry/ complaint, or using other means of communication, as indicated in your inquiry/ complaint.

## Your rights

If you are not satisfied with the result of the complaint review and / or our response to your submitted complaint, then you have the rights to submit the complaint to the Ombudsman of the Finance Latvia Association (Latvijas Finanšu nozares asociācijas ombuds) - Doma laukums 8A-6, Riga, LV-1050, or submit complaint to The Financial and Capital Market Commission (Finanšu un kapitāla tirgus komisija) according to procedures specified in the rules and regulations. If you qualify as a consumer according to the laws and regulations, you have the rights to submit a complaint to the Consumer Rights Protection Centre (Patērētāju tiesību aizsardzības centrs) which is located at Brivibas iela 55, Riga, LV-1010.