



Contact Us

Email complaints@muchbetter.com

Please provide us with your name, and registered phone number, the reason for your concern and as much relevant information and details as possible. MIR has internal procedures for handling complaints fairly and promptly in accordance with the Bank of Lithuania requirements. A copy of MIR Complaints' procedure is available on MuchBetter Website and may also be submitted to you directly upon your request.

The next steps

MIR will respond to your complaint in writing within 15(fifteen) working days after the receipt of the complaint. In exceptional cases, due to reasons beyond MIR's control, we may send you a preliminary response indicating the reasons for the delay and the date when a final response from MIR should be expected. In any case, the term for provision of final response will not exceed 35(thirty-five) working days after the receipt of the complaint. Handling of complaints is free of charge.

Financial Ombudsman Service

If you are not satisfied with our final response, or should we fail to respond to you within 15 Business Days from receiving the claim, you shall have a right to apply to the Bank of Lithuania in three different ways:

- 1.Through the electronic dispute settlement facility E-Government Gateway
- 2.By completing a consumer application form and sending it to the Supervision Service of the Bank of Lithuania at Žalgirio g. 90, LT-09303 Vilnius, email: frpt@lb.lt or
- 3.By filing out a free-form application and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email: frpt@lb.lt.

Whatever the way you choose to submit the claim, it must be in the official language of the country, i.e. Lithuanian. You may apply to the Bank of Lithuania within 1 year after you received from us a response that is not satisfactory, or after the 15 Business Days for responding has passed and we did not respond. Addressing us first is a precondition for you applying to the Bank of Lithuania. The decision of the Bank of Lithuania is not mandatory for us or you and you, even after the dispute was solved by the Bank of Lithuania, shall have a right to apply to the court.

In case you are generally not contended with us or MuchBetter Service, where there is no claim or disagreement between you and us, you may always approach the Bank of Lithuania by addressing a complaint to the Bank of Lithuania at Totorių g. 4, LT-01121 Vilnius, email: info@lb.lt, or to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email: frpt@lb.lt. Complaints must be submitted in Lithuanian or English languages