

Complaints handling - EEA PayrNet

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. UAB MIR Lithuania (MuchBetter) has internal procedures for handling complaints fairly and promptly in accordance with the Bank of Lithuania requirements. A copy of MuchBetter's Complaints procedure is available on the MuchBetter Website and may also be sent to you directly upon your request.

The next steps

MuchBetter will respond to your complaint in writing within 15 (fifteen) business days (or up to 35 business days in exceptional circumstances) after the receipt of the complaint. In exceptional cases, due to reasons beyond our control, we may send you a preliminary response indicating the reasons for the delay and the date when a final response should be expected.

If you are still unhappy

Where MuchBetter fails to resolve a customer complaint within the 15-day time frame, where you feel that the complaint was not handled appropriately, (including cases where the complaint was not properly identified as a complaint) or if you believe that we provide our services improperly or our operations breach customers' rights or legitimate interests, you have the right to file a complaint to PayrNet.

The filing of complaints and complaint handling process is free of charge at PayrNet and these shall be filed in Lithuanian or English languages.

PayrNet shall accept complaints submitted in person (directly to Customer Service employees, verbally or in writing), by regular or registered mail (sending it to PayrNet's registered office Islandijos g. 6, 01117, Vilnius or actual place of business), email (at the address info-vilnius@payr.net) or through the digital channels provided by PayrNet's online and mobile platforms.

The complainant may also request a review of the complaint from the Financial Market Supervision Service of the Bank of Lithuania.

Financial Market Supervision Service of the Bank of Lithuania may be contacted:

1. Through the electronic dispute settlement facility E-Government Gateway <https://www.epaslaugos.lt/portal/login>
2. By completing a Consumer application form which may be downloaded from <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>; and sending it to the Financial Market Supervision Service of the Bank of Lithuania, 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

You may submit your complaint to PayrNet or 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 escalating your complaint 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.

Continued overleaf

In case you are generally not contented with 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

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***The Financial Services Compensation Scheme does not cover electronic money products. No other compensation scheme exists to cover losses from your electronic money account. Your funds will be held in one or more segregated bank accounts with a regulated third party credit institution, in accordance with the provisions of the Electronic Money Regulations 2011.*