

Procedure for Examining Submissions and Complaints

1. A submission or complaint can be submitted by the Client to JSC “West Kredit”:

- 1.1. To submit it personally to JSC “West Kredit”, registered address: Kr.Barona ielā 28A, Riga, LV-1011;
- 1.2. To send it by post to the registered address of JSC “West Kredit” at Kr.Barona Street 28A, in Riga, LV-1011;
- 1.3. To send it in a computerised form to JSC “West Kredit” email: info@westkredit.lv;
- 1.4. To use a private room (only for Clients) <https://pk.westkredit.lv/>

2. Providing a Response on a Submission or Complaint:

The company shall examine submissions and complaints in a shortest possible period of time in compliance with with the time limits indicated below. A written response on the submission or complaint shall be sent to the postal address or email address indicated by the Client, or respectively provided in a private room:

- 2.1. for a natural person (a consumer): not later than within 15 (fifteen) business days’ time as from the date of receiving the submission or complaint in accordance with the requirements laid down in the Consumer Rights Protection Law of the Republic of Latvia;
- 2.2. for a performer of economic activity or a legal person: not later than within 30 (thirty) days’ time as from the date of receiving the submission or complaint.
- 2.3. in any other cases: not later than within 30 (thirty) days’ time as from the date of receiving the submission or complaint.

In case a longer period of time is required for examining a submission or complaint, JSC “West Kredit” shall inform the Client in writing about the extension of the time limit for the examination of a submission or complaint and the reasons thereof.

Persons to whom the provisions of the Consumer Rights Protection Law are applicable shall have the right to submit a complaint to the Centre for the Protection of the Consumer Rights, at address: Brīvības Street 55, Riga, LV-1010, email pasts@ptac.gov.lv, internet website: www.ptac.gov.lv, if there are any objections against the response provided by JSC “West Kredit”.