

Procedure for Examining Submissions and Complaints

1. Submissions or complaints can be submitted by the Client to JSC “West Kredit”:

- 1.1. In person at JSC “West Kredit” registered address at Kr.Barona Street 28A, in Riga, LV-1011;
- 1.2. By post to JSC “West Kredit” registered address at Kr.Barona Street 28A, in Riga, LV-1011;
- 1.3. In electronic form to JSC “West Kredit” email: info@westkredit.lv;
- 1.4. By using Private Cabinet (only for Clients) at <https://pk.westkredit.lv/>

2. Response on submissions or complaints:

Submissions and complaints within the company are reviewed as quickly as possible, adhering to the specified deadlines, and a written response to the submission or complaint is sent to the Client’s provided mailing address, email address, or accordingly in the Private Cabinet:

- 2.1. to a natural person (consumer) - no later than within 15 (fifteen) business days from the date of receiving the submission or complaint adhering to the requirements specified in the Consumer Rights Protection Law of the Republic of Latvia
- 2.2. to performer of economic activity – no later than within 30 (thirty) days from the date of receiving the submission or complaint.
- 2.3. In any other cases – no later than within 30 (thirty) days from the date of receiving the submission or complaint.

In cases where a longer period is required for the examination of a submission or complaint, JSC “West Kredit” will inform the Client in writing, indicating the period of extension of the review and the reasons for it.

A person to whom the regulations of the Consumer Rights Protection Law apply has the right to file a complaint with the Consumer Rights Protection Centre, address: Brīvības Street 55, Riga, LV-1010, email: pasts@ptac.gov.lv, website: www.ptac.gov.lv, if they have objections to the response provided by JSC “West Kredit”.