

## Handling of complaints

### Submission of complaints

Every person in accordance with the procedures specified in the normative acts has the right to turn to Signet Asset Management Latvia IPS (hereinafter – Company) with written applications, complaints and suggestions on services provided by the Company.

All complaints addressed to the Company can be submitted in the following ways:

- in person by visiting the Company's office — 3-1 Antonijas Street, Riga, LV-1010, Latvia;
- in writing by post to the Company's office — 3-1 Antonijas Street, Riga, LV-1010, Latvia;
- via e-mail: [info@signetam.com](mailto:info@signetam.com) or [investors@signetam.com](mailto:investors@signetam.com);
- via Company's system Online Office;
- via the internet bank of Signet Bank AS.

A written complaint submitted personally or by post has to contain the complainant's signature.

### Mandatory information

A written complaint has to contain the following information:

1. Addressee of the complaint — Signet Asset Management Latvia IPS;
2. Identification information of the complainant:
  - for natural persons – name, surname and personal identification number. If there is no personal identification number, then passport data, residential address and contact information;
  - for legal entities / other organizational structures — company name, registration number, address and name, surname and position of the authorized person and contact information;
3. The claim, subject and conditions constituting the grounds for the claim. If possible, documentary evidence supporting the grounds for the claim should be attached;
4. Date and place of preparation of the complaint.

The Company reserves the right to dismiss the received complaint if the abovementioned mandatory information is missing. The Company also reserves the right to request information and documents evidencing the legal capacity of the complainant.

Complaints are handled free of charge.

The Company identifies the complainant and its representatives in accordance with the provisions of normative acts of the Republic of Latvia and the Company's requirements. The complainant must provide the Company with the requested information and documents evidencing accuracy of the provided information.

### Reply

After receiving and checking all the relevant proof and information, the Company provides a written reply:

- to complaints about the Company's operation and within the performance of the portfolio management agreement - within the term specified in the agreement;
- for other Complaints - within 30 (thirty) days.

If, due to objective reasons, it is not possible to reply within this term, the Company has the right to extend it, notifying the complainant in writing and indicating the planned deadline for reviewing the Complaint.

The Company provides answers to complaints, following the client's indication of the preferred method and address of receiving the answer.

In case the complaint relates to potential infringement of consumer rights, the complainant and the Company's relations are addressed in accordance with the normative acts governing consumer rights protection.

If the Company's response does not satisfy the claim stated in the complaint, it can be appealed to the following independent institutions:

- an out-of-court consumer dispute resolver, if such is established in the respective field, regarding violations of normative acts governing consumer rights protection, if the complainant is considered a consumer, as defined in the Consumer Rights Protection Law. Detailed information on the out-of-court consumer dispute resolvers and the list of those are available at the [website of the Consumer Rights Protection Centre](#);
- Consumer Rights Protection Centre, regarding violations of normative acts governing consumer rights protection, if the complainant is considered a consumer, as defined in the Consumer Rights Protection Law. Detailed information on the Consumer Rights Protection Centre and the procedure of submitting complaints is available at the [website of the Consumer Rights Protection Centre](#);
- Bank of Latvia. The template for filing complaints to the Bank of Latvia is available on [the institution's website](#).

The Company ensures the protection of the information and personal data provided by the complainant. When processing personal data, the Company complies with the principles set out in the General Data Protection Regulation<sup>1</sup>.

Pursuant to Latvian normative acts, all civil disputes fall under the court jurisdiction. Civil disputes, discords or claims arising from mutual business relations between the complainant and the Company, their breach, termination, legality, validity or interpretation, must be submitted for resolution to the courts of the Republic of Latvia.

The supervision of the Company's operation is carried out by the Bank of Latvia. The regulator's address: 2A K.Valdemara street, Riga, LV-1050, Latvia. In cases stipulated in the external regulatory enactments, the Company is obligated to inform the Bank of Latvia about the received complaints, including also revealing the identity of the complainant.

*Information updated: 25.03.2025.*

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<sup>1</sup> Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.