

PROCEDURE FOR EXAMINING APPLICATIONS AND COMPLAINTS (DISPUTES)

(effective from 04.11.2024)

1. GOAL

The purpose of this document is to determine the procedure by which JSC "Aquarium Investments" IPS, reģ.Nr. 40003764029 (hereinafter – the Company) receives, reviews and provides a response to clients' submissions, complaints, proposals or questions (hereinafter - the submission or complaint) in accordance with regulatory requirements.

The regulation of the procedure for the examination of applications and complaints (disputes) is also available on the Company's website www.aqrm.com.

2. PROCEDURE FOR SUBMITTING AN APPLICATION AND A COMPLAINT

- 2.1 The application or complaint shall contain information about the submitter (given name, surname/ name, address and other information for the saerwerziņa with the submitter), which allows him or her to be unambiguously identified, a detailed description of the case that the client wishes to solve, as well as attaching supporting documents or their coping, if any.
- 2.2 If the submitter is a representative of the client whose right of representation is not registered in official databases, a copy of the notarial power of attorney or a duly drawn up copy shall be appended to the application or complaint. In this case, the Company may require the presentation of the original of the power of attorney or request an extract thereof. Iesniegumu vai sūdzību Sabiedrībai var iesniegt:
 - by post in writing form or by arriving in person at the Company's office: Elizabetes street 3-1, Riga, LV-1010, Latvia;
 - electronically to e-mail: info@aqrm.com;
 - by phone. +371 67 222002.
- 2.3 The Client's application or complaint on the day of its receipt is registered in the Company's register of incoming documents..
- 2.4 The Company leaves without consideration and does not provide answers to applications or complaints submitted anonymously (it is not possible to identify the submitter); are blatantly offensive or defiant; the text is not legible or intelligible; the reply has already been given in advance and the submitted submission or complaint does not contain new factual circumstances.

3. PROCESS OF REVIEWING APPLICATIONS AND COMPLAINS AND REPLYING

- 3.1. The Company examines the received submissions or complaints within the limits of its competence and legality, verifying the facts and information indicated therein. The company is entitled to request additional information or documents from the submitter, as well as it has the right to obtain the necessary information from public or private registers and databases for objective assessment of the case.
- 3.2. The Company shall provide submissions and a reasoned written reply to the complainant within the shortest possible time period, but not later than within 30 (thirty) days from the date of receipt thereof. If a longer period of time is necessary for the examination of the application or complaint, the Company shall inform the submitter thereof in writing, indicating the reason and justification for the extension of the term. The time limit for consideration may be extended by 15 (fifteen) working days. The parties may agree that the Company may provide oral answers or explanations to the client for oral submissions or complaints.
- 3.3. The Company shall provide a reply to the received submissions or complaints in Latvian. If the Company has agreed with the submitter, then the answer may be provided in another language, for example, in the language in which the applicant has approached the Manager.
- 3.4. The Board of the Company shall be responsible for the control of compliance with the procedures for evaluating and replying to all submissions and complaints.

- 3.5. All submissions or complaints received from the client are reviewed and answers are provided free of charge.

4. SUPERVISORY AUTHORITIES

- 4.1. The supervising institution of the company is the Financial and Capital Market Commission.
- 4.2. In case the client is not satisfied with the answer or explanation provided by the Company regarding the application or complaint, the submitter has the right to turn to:
- of Latvia, address: 2A K. Valdemara Street, Riga, Latvia, LV-1048, www.bank.lv;
 - State Inspectorate, address: 17 Elijas Street, Riga, Latvia, LV-1050, www.dvi.gov.lv;
 - Rights Protection Centre, address: Brivibas street 55, Riga, LV-1010, www.ptac.gov.lv.

5. ANALYSIS AND ELIMINATION OF THE CAUSES OF COMPLAINS

- 5.1. The person responsible for complaints shall, once in a calendar year, by 1 March of each year, prepare a report for the previous year receiving compliance with the complaint handling process in accordance with this Regulation. The report shall be submitted to the Board of directors of the Company. The report is not prepared if no complaints have been received in a calendar year.
- 5.2. The Board of the Company shall, within one month from the receipt of the report, evaluate the need to determine activities for the elimination of causes, determining deadlines for execution. The control of the implementation of the necessary measures to eliminate the causes of complaints is assigned to a responsible person who informs the Board of the Company about the progress.