	POLICY	
	Number: 4PL3 Version: 0	Approved: Riga, 23.05.2023 Minutes of the Supervisory Board Meeting No. 08/2023

CUSTOMER SERVICE POLICY

1. POLICY OBJECTIVE AND AREA

- 1.1. The aim of the Customer Service Policy is to establish common principles in customer service, ensuring high customer satisfaction with services tailored to customer needs.
- 1.2. The customer service principles defined in the Policy are applicable to all services provided by DelfinGroup.

2. CUSTOMER SERVICE OBJECTIVES

- 2.1. To deliver an excellent customer experience;
- 2.2. To provide high-quality customer service in line with DelfinGroup values;
- 2.3. To be a safe and responsible financial institution that customers trust;
- 2.4. To ensure common management principles for informing customers about services;
- 2.5. To use the most efficient channels for product distribution.

3. SERVICE PRINCIPLES¹

DelfinGroup employees observe the following principles in relation to customers:

- 3.1. Honesty;
- 3.2. Respect and tolerance;
- 3.3. Confidentiality;
- 3.4. Easy access to services for the customer;
- 3.5. Positive attitude towards the customer;
- 3.6. Care in the relationship with the customer, avoiding indifference and negligence;
- 3.7. Fast, quality and friendly service;
- 3.8. Informing of the valid reasons if the service cannot be provided.

4. CUSTOMER SERVICE CHANNELS


DelfinGroup provides customer service and accepts feedback on the quality of the service or customer service orally or in writing through the following channels:

- 4.1. In person at branches;
- 4.2. In the electronic environment on websites;
- 4.3. By phone;
- 4.4. In WhatsApp;
- 4.5. By email.

5. RESPONSIBILITY FOR IMPLEMENTING AND MAINTAINING THE POLICY

- 5.1. The Heads of units are responsible for:
 - 5.1.1. Following the Customer Service Policy in the department;
 - 5.1.2. Making proposals to improve and enhance customer service;
 - 5.1.3. Reporting cases where compliance with the Customer Service Policy is not possible;
 - 5.1.4. Compliance with regulatory requirements in the provision of services and customer service;
- 5.2. The Heads of units, responsible for on-site and off-site services, are responsible for:
 - 5.2.1. Implementing and applying the Customer Service Policy in daily life;
 - 5.2.2. Regular exchange of information between units, promoting understanding of customer service principles and their relevance to customer satisfaction;
 - 5.2.3. Setting controls and monitoring.

¹In accordance with the Consumer Loan and Pawn Loan Privacy Policy, Code of Ethics

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- 5.3. Management Board is responsible for:
 - 5.3.1. overall direction of the Customer service process and providing the necessary resources to implement the Customer Service Policy;
 - 5.3.2. Ensuring that the principles set out in this policy are implemented and observed by all Group companies;
 - 5.3.3. Developing and updating the customer service policy as necessary, but at least every 3 years.