

Information about the insurance agent and registry

The insurance distribution service is provided by the insurance agent AS "Citadele banka" Lithuanian branch, reg. No. 304940934, legal address: Konstitucijos Ave. 18B, LT-09308 Vilnius, +370 5 221 9091, info@citadele.lt, (hereinafter – Agent). The agent deals with insurance distribution in the name and in the interests of AAS "BTA Baltic Insurance Company" Lithuanian branch (registration no. Nr. 300665654, legal address: Laisvės pr. 10, LT-04215 Vilnius). The Agent is registered in the register of insurance agents maintained by AAS "BTA Baltic Insurance Company", which is available on the website www.bta.lt.

Handling of complaints

Every person has the right to submit a complaint for out-of-court resolution regarding the Agent's activity related to the distribution of insurance, using means of communication, as mentioned on the website www.citadele.lt. Complaints are dealt with in accordance with the complaints procedure, available on the website, section "How we process suggestions and complaints". If the parties have disagreements after considering the complaint, the customer has the right to request that supervisory authorities or bodies that resolve disputes out of court independently evaluate or resolve the dispute, or go to court. The procedure for handling complaints and the list of supervisory authorities and out-of-court dispute resolution bodies is available on the website www.citadele.lt, section "How we process suggestions and complaints".

Making recommendations

The Agent – credit institution – is not entitled to provide a recommendation to a customer or to prepare an insurance product on the basis of a fair analysis of insurance products.

Conflicts of interest and transparency

AS "Citadele banka" Lithuanian branch, which is registered in the Republic of Lithuania, does not have a directly or indirectly acquired share in AAS "BTA Baltic Insurance Company" and AAS "BTA Baltic Insurance Company" does not have a directly or indirectly acquired share in AS "Citadele banka" Lithuanian branch.

Reward

For all insurance contracts included in the offer, Agent would receive compensation for insurance distribution, which is included in the insurance premium. The customer will bear no additional costs or has no obligation to reimburse the Agent regarding the distribution of insurance.