

## Information about the insurance distributor

### Information about the insurance agent and registry

The insurance distribution service is provided by the insurance agent AS "Citadele banka", reg. No. 40103303559, legal address: Republikas laukums 2A, Riga, LV-1010, +371 6701 0000, [info@citadele.lv](mailto:info@citadele.lv), acting also via its foreign branches in the Republic of Lithuania and the Republic of Estonia (hereinafter - Agent).

The agent deals with insurance distribution in the name and in the interests of Balcia Insurance SE (registration no. 40003159840, legal address: K. Valdemāra iela 63, Riga, LV-1010).

The Agent is registered in the register of insurance agents maintained by Balcia Insurance SE, which is available on the website [www.balcia.lv](http://www.balcia.lv).

### Handling of complaints

Complaint regarding the Agent's activity related to the distribution of insurance may be submitted using the means of communication mentioned on the website [www.citadele.lv](http://www.citadele.lv), in the section procedures for processing suggestions and complaints.

Complaints are dealt with in accordance with the complaints procedure. 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.lv](http://www.citadele.lv), in the section procedures for processing 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

The Agent does not have a directly or indirectly acquired share in Balcia Insurance SE and Balcia Insurance SE does not have a directly or indirectly acquired share in the Agent.

### Reward

The Agent's remuneration for the distribution of insurance 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.