



COMPLIANTS HANDLING POLICY

The company FUMBI NETWORK j.s.a, with its registered office at Nivy Tower, Mlynské Nivy 5, 821 09 Bratislava, Slovakia, Company ID No.: 52 005 895, registered in the Commercial Register of the City Court Bratislava III, Section: Sja, Insert No .: 57/B (hereinafter the "Company") issues this internal regulation amending the procedures for submitting complaints and suggestions by the User or a potential User and the procedure for dealing with them.

1. Complaint

1.1 A complaint, reclamation or suggestion (the "**Complaint**" or "**Reclamation** ") shall mean a written filling by a User or potential User who expresses therein his/her disagreement with the manner of performance and the result of the provision of a specific service provided by FUMBI or a person cooperating with FUMBI.

1.2 Any User or potential User of the services provided by FUMBI (the "**Complainant**") is entitled to file a complaint.

2. Submitting the Complaint

2.1 The Complainant is entitled to lodge a Complaint in the following ways:

- a) in writing to the registered office of the Company,
- b) by electronic mail to the e-mail address support.en@fumbi.network, or
- c) via the contact form in the Complainant's profile by selecting the Reclamations and suggestions option.

The Company does not take into account Complaints submitted in any other way than in points a) – c) of this clause above.

2.2 The mandatory elements of a Complaint submitted in the manner referred to in clause 2.1(a) or (b) of the Complaint Handling Policy are:

- a) clearly labelled as "Complaint" or "Complaint",
- b) identification data of the Complainant in the form of the name, surname, permanent residence address and an e-mail address, if the Complainant is a natural person; if the Complainant is a legal person, identification data in the form of the business name, registered office address, legal person identification number, registration number in the relevant register, e-mail address and identification data of the contact person,
- c) the subject matter of the Complaint, stating the facts giving rise to the Complaint and outlining a proposal for a remedy,
- d) documents or information demonstrating the validity of the Complaint.

2.3 The mandatory elements of a Complaint submitted in the manner set out in clause 2.1(c) of the Complaint Handling Policy are:

- a) clearly labelled as "Complaint" or "Complaint",
- b) the subject matter of the Complaint, stating the facts giving rise to the Complaint and outlining a proposal for a remedy,
- c) documents or information demonstrating the validity of the Complaint.

3. Receipt and Handling of the Complaint

3.1 Upon receiving a Complaint, the Company shall ensure that it is assigned to a designated employee ("**Designated Employee**") who shall record the receipt of the Complaint, and assess and evaluate whether the Complaint in question has the requisites set out in Article 2 of these Internal Regulations. If the Complaint does not contain the prescribed mandatory elements, the Designated Officer shall invite the Complainant to complete the Complaint or, where appropriate, to remedy the deficiencies of the original Complaint.

3.2 If the Complaint received meets the requirements under Article 2 of this Internal Regulation, the Designated Employee shall assess and evaluate the merits of the Complaint and ensure its resolution.

3.3 FUMBI shall process the Complaint and take measures to settle the Complaint within thirty (30) days from the date of its delivery, and within the said time limit FUMBI shall notify the Complainant in writing of the method of settling the Complaint. In justified cases, FUMBI is entitled to extend the time limit under the previous sentence to a maximum of forty-five (45) days from the date of delivery of the Complaint, in which case FUMBI shall notify the Complainant of the reasons for such extension within thirty (30) days from the date of delivery of the Complaint.

3.4 In this respect, FUMBI reserves the right to determine the order in which the individual Complaints will be handled.

4. Record keeping of the Complaints

4.1 The Company undertakes to ensure that a record of Complaints is kept to the following extent:

- (a) the identification details of the Complainant to the extent provided in the Complaint (in case the Complainant is a User registered on the FUMBI Platform, only the FUMBI ID of the User shall be provided in the register in lieu of the identification details,
- (b) the subject matter of the Complaint,
- (c) the date of receipt of the Complaint,
- (d) the serial number of the Complaint document,
- (e) identification of the persons against whom the Complaint has been submitted, if specified,
- (f) an assessment of whether the Complaint was justified,
- (g) the manner in which the Complaint has been dealt with,
- (h) the action taken to address the Complaint,
- (i) the date on which the Complaint was dealt with.

5. Filing an Appeal against the Outcome of the Complaint Handling

5.1 If the Complainant is dissatisfied with the outcome of the Complaint handling, they may, within fourteen (14) days from the date of delivery of the outcome of the Complaint handling, file an appeal against such outcome. If the Complainant files an appeal against the outcome of the Complaint handling, FUMBI shall make a decision on the appeal within thirty (30) days from the date of delivery of such appeal.

5.2 An appeal against the outcome of a Complaint shall, in addition to the particulars of a Complaint under this by-law, include details of the date of receipt of the outcome of the

Complaint for the purpose of demonstrating compliance with the time limit under clause 5.1 of this by-law and shall set out the facts justifying the lodging of the appeal.

6. Final Provisions

6.1 Capitalised terms not defined in the Complaint Handling Policy shall have the meanings set out in the User Agreement, which is available at <https://fumbi.network/en/user-agreement/>.

6.2 The Complaint Handling Policy is valid and effective as of 15 July 2024.