

## Complaints-handling procedure on the zondacrypto Platform

This version is valid from July 19, 2025.

1. Complaints are accepted in any form.
2. Complaints should be submitted by:
  - 2.1. letter, to the address of the zondacrypto's registered office (Tähesaju tee 9, Tallinn, 13917, Estonia); or
  - 2.2. e-mail addressed to: [support@zondacrypto.com](mailto:support@zondacrypto.com); or
  - 2.3. filling a template form: <https://zondacrypto.com/en/helpdesk/contact-page>.
3. Complaints can be submitted and are processed free of charge.
4. The complaint should include:
  - 4.1. the complainant's data (name; registry number/individual identification number; business/residential address, telephone; e-mail; details which would allow to identify the User, such as User ID);
  - 4.2. description and possible documentation on the subject of the complaint;
  - 4.3. complete information about the advertised service/product offered by zondacrypto (e.g., payment ID, wallet address associated with the payment, network transaction ID, etc.);
  - 4.4. the date of the reported irregularity;
  - 4.5. description of the harm, loss or damage caused, if any;
  - 4.6. the complainant's expectations as to how the problem will be resolved;
  - 4.7. any other comments relevant to the consideration of the complaint;
  - 4.8. if the complaint is filed by an attorney or legal representative, a document confirming the authorization to act.
5. The conditions for the admissibility of the complaint (the necessary elements for the admission of the complaint to the merits) remain the following:
  - 5.1. the complaint is related to zondacrypto's activities;
  - 5.2. the complaint is not anonymous, and the complainant has provided contact information to send zondacrypto's response to the filed complaint (delivery address or e-mail address).
6. Complaints may be submitted using the template available via the link: <https://zondacrypto.com/documents/d/guest/complaint-en>, although use of the template is not mandatory and is only intended to facilitate the complaint submission process.
7. Complaints may be filed in any of the languages used by zondacrypto to promote its services or communicate with its customers, and moreover, in the official languages of the countries in which zondacrypto is based or provides crypto services, which are also official EU languages (i.e. all languages in which zondacrypto website is available).
8. zondacrypto shall communicate with the complainant in the language in which the complainant filed complaint, provided that the complaint was filed in one of the languages referred to in point 7 above.

Otherwise, communication with the complainant shall be in English, with a request to submit the complaint in one of the languages referred to in point 7.

9. Complaints are received on behalf of zondacrypto by the Customer Service Department (Support), which then immediately upon receipt of the complaint assigns the solution to the appropriate zondacrypto department responsible for the services/products to which complaint relates.
10. The processing of the Complaint follows the following schedule, the stage of which are described in detail below:

1.	Confirmation of acceptance of complaint for examination with information on the admissibility of the complaint;	Up to 2 working days from the date of receipt of the complaint;
2.	Request to the complainant to supplement the complaint;	Up to 14 days from the date of receipt of the complaint;
3.	Possible one-time extension by zondacrypto of the time limit for processing the complaint;	Up to 14 days from the date of receipt of the complaint;
4.	Consideration of the complaint and sending a response to the complainant.	Up to 14 days from the date of receipt of the complaint, or the date of submission of a completed complaint, or the date zondacrypto sends information about the extension of the deadline for processing the complaint.

11. zondacrypto acknowledges receipt of complaint without undue delay, no later than within 2 business days. Confirmation of receipt of the complaint shall include:

- 11.1. information whether complaint meets the conditions of admissibility referred to in point 5 above, and if inadmissibility is found, the relevant reasons for the decision to reject complaint as inadmissible shall also be attached;
- 11.2. contact information, including the email address and telephone number of the person or department to whom the complainant may direct any inquiries related to the complaint filed;
- 11.3. the date of receipt of the complaint;
- 11.4. schedule applicable to zondacrypto's handling of complaints;

- 11.5. in the case of an electronic complaint form, a copy of the complaint submitted.
12. Complaints will be considered in the order of receipt, but no later than 14 (fourteen) days from the date of receipt. In the process of investigating the complaint, zondacrypto shall take all necessary actions to collect and investigate all relevant information regarding the complaint. If the complaint does not contain the information necessary for its consideration, zondacrypto will ask the complainant to supplement the complaint to the necessary extent, and the 14 (fourteen) day period will then run from the date of delivery of the supplemented complaint.
  13. In justified cases, zondacrypto may extend the deadline for processing the complaint by an additional 14 (fourteen) days, of which the complainant will be informed.
  14. During the complaint process, zondacrypto duly informs the complainant about issues related to the processing of the complaint, as well as responds without undue delay to the complainant's reasonable requests for information regarding the pending complaint.
  15. As a rule, communication is carried out by e-mail address indicated in the complaint, or at the request of the complainant in paper form.
  16. zondacrypto's decision on the consideration of the complaint shall include a detailed statement of reasons relating to all the issues raised in the complaint and include information on possible remedies leading to the resolution of the problem.
  17. The complainant has the right to appeal against the decision made by zondacrypto regarding the complaint. The appeal can be submitted in the same forms as those intended for filing the complaint, as specified in point 1 above. The rules for processing complaints, including the timetable, apply accordingly to the appeal process.
  18. Complainants also have the right to turn to the EFSA, or lodge the complaint in a court in accordance with the procedures stipulated in the legal acts applicable in Estonia (including the Regulation (EU) No 1215/2012 of the European Parliament and of the Council of 12 December 2012 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters). By default, all disputes are settled in Harju County Court, subject to deviations provided in the law. If the complainant is a consumer, the complainant has the right to submit the complaint to the consumer disputes committee through the Consumer Protection and Technical Regulatory Authority (in Estonian: *Tarbijakaitse ja Tehnilise Järelevalve Amet*). The customer's application to the Consumer Protection and Technical Regulatory Authority does not take away their right to apply to the court regarding the same matter.
  19. zondacrypto provides appropriate technical tools, to collect all data on complaints, which provide security against unauthorized data leakage.
  20. Information on the processing of the complainant's personal data, shall be found in the „Privacy Policy" via the link <https://zondacrypto.com/en/legal/zondacrypto-exchange/privacy-policy>.