

Complaints Policy (Gibraltar relevance)

A complaint is an expression of dissatisfaction from a customer, irrespective of whether it is justified or not.

As an authorised DLT Provider, we pay due regard to the interests and needs of each and all of our customers and make every effort to communicate in a way which is fair, clear and not misleading.

We recognise that in the course of providing services to our customers, there will be instances where our performance may not meet your expectations. Where this is the case, we would urge all our customers to get in contact with our Support Team (support@currency.com) to help us improve our future service to you and the rest of our customers.

In the event you are dissatisfied with our Platform or any Service provided to you by Currency Com Limited (“**Currency.com**”, “**we**”, “**us**”, or “**our**”), you can submit a complaint to complaints@currency.com. In order to help us assist you, please provide the following information with your complaint:

- Your ID (email address you used for registration);
- Cause of your complaint with all related documents and information; and
- If you previously contacted our Support Team - ID of your request (6-digit number).

You also can send us a written complaint via regular mail to our mailing address at:

*Currency Com Limited
Suite 23, Portland House, Glacis Road,
Gibraltar, GX11 1AA
Attn: Head of Compliance*

We have internal procedures to ensure that complaints are acknowledged and resolved as quickly as possible and, where necessary, trigger an internal review into the quality of service being provided and whether or not it can be improved.

We have established an internal complaints management function who will be responsible for thoroughly examining and handling your complaint.

To resolve your complaint, we will take the following steps:

1. We will acknowledge, within two (2) business days, receipt of your complaint and provide you with a Unique Reference Number. You should use said reference number in all future contact with us regarding your complaint.
2. We will try to resolve your complaint within three (3) business days as of its acknowledgement. At this stage, the complaint will be reviewed by our Support Team.

After thorough investigation, we will reply to your complaint, informing you about the outcome of our investigation, the actions that will be taken to resolve the matter, where appropriate, and offering you a solution.

3. In the event that we are unable to respond within three (3) business days, due to the complexity of the complaint, we will inform you of the reasons for the delay and indicate the period of time within which it is possible to complete our investigation. At this stage your complaint will be transferred to and handled by our Compliance Team. Company's Head of Compliance is ultimately responsible for reviewing your complaint.
4. Even though it is expected that within eight (8) weeks of their receipt, almost all complaints to the Company will be resolved, most complicated cases may require extended review timelines. In this unlikely scenario the review of your complaint shall not exceed twelve (12) weeks as of its acknowledgment by Currency.com, and we will inform you about the particular reasons for the extended review.
5. Upon review of the complaint, we will provide you with a written response and our final decision, as well as inform you about the rights to refer your complaint to the Gibraltar Financial Services Commission or the competent courts of Gibraltar.

You should always consider seeking professional advice at any stage in the process. In the event that our final decision does not fully satisfy you, you may refer your complaint to the Gibraltar Financial Services Commission and/or the Gibraltar courts. For more information you are also advised to consult the Gibraltar Financial Services Commission [website](#).