coingate

Complaints Handling Procedure

SCOPE

This summary explains how UAB "Decentralized" (CoinGate) handles complaints relating to the crypto-asset services we provide, in line with Regulation (EU) 2023/1114 (MiCA) and Commission Delegated Regulation (EU) 2025/294 on complaints-handling by crypto-asset service providers.

It covers complaints about our crypto-asset services. It does not cover general enquiries, requests for information, or contractual requests unrelated to a complaint, and it does not cover matters unrelated to our crypto-asset services.

HOW TO SUBMIT A COMPLAINT

You can submit a complaint free of charge, in writing or on another durable medium, using our complaint form or any other written format, via:

- **Email:** complaints@coingate.com
- **Our website:** https://coingate.com/contact-us/complaints
- **Post:** A. Goštauto g. 8, Vilnius, 01108 Vilniaus m. sav., Lithuania

If you are submitting a complaint through a representative, please include documentation proving their right to act on your behalf.

Complaints can be submitted in the language(s) we use to market our services and communicate with clients (English and/or Lithuanian), or in any official EU language that is also an official language of the relevant home/host Member State.

There is no charge to you for submitting or having a complaint investigated.

WHAT HAPPENS AFTER YOU SUBMIT A COMPLAINT

1. **Acknowledgement:** We confirm receipt of your complaint and whether it is admissible without undue delay, and no later than 15 working days after receipt. If we cannot accept it, we will explain why. Our acknowledgement will include the contact details of the person or team handling your case, the date we received your complaint, and the expected timeframe for our decision.

2. **Investigation:** We review all relevant information and evidence, look at the history of the relationship where relevant, and may contact you for further information if needed. We aim to resolve complaints fairly, reasonably, and amicably, and we keep you informed of progress throughout.

3. **Response:** We provide a full, reasoned response as promptly as possible, and no later than 15 business days from receipt of your complaint. If, for reasons outside our control, we cannot meet this deadline, we will send you an interim update explaining the delay and confirming when you will receive our final response — no later than 35 business days from receipt. If our decision does not fully address your concerns, we will explain why and let you know what further options are available to you, such as escalating to a competent authority or pursuing other remedies.

ADMISSIBILITY

To be admissible, a complaint must generally:

- Be submitted within 3 months of the date you became aware, or ought reasonably to have become aware, of the issue;
- Be clear, in one of the accepted languages, and relate to a service we provide.

We will not investigate anonymous complaints, complaints already being examined by a court or another competent authority, or complaints submitted outside the timeframe above. If a complaint concerns a matter outside our responsibility, we will let you know and, where possible, point you to the appropriate body.

IF YOU ARE NOT SATISFIED WITH OUR RESPONSE

If you disagree with our decision, or if we do not resolve your complaint within the timeframes described above, you have the right to escalate the matter to the **Bank of Lithuania**, which supervises CoinGate's crypto-asset and payment services, or to pursue the matter through the courts or other available legal remedies.

You can contact the Bank of Lithuania at:

- **Website:** https://www.lb.lt/en/how-can-i-apply-for-dispute-settlement
- **Email:** prieziura@lb.lt
- **Address:** Totorių g. 4, LT-01121 Vilnius, Lithuania

We will also include this information in our final response to you if your complaint is not fully upheld, along with an explanation of our decision.

CONFIDENTIALITY OF YOUR COMPLAINT

Your complaint and the information you provide are handled by trained staff and kept secure. Where a conflict of interest could affect the impartial handling of your complaint (for example, if it concerns a member of staff involved in reviewing it), it is reassigned to another qualified person to ensure an independent review.

CONTINUOUS IMPROVEMENT

We regularly analyse complaints we receive to identify trends and recurring issues, and use this analysis to improve our products, services, and processes. Findings are reviewed by senior compliance staff and reported to our Management Board.

REGULATORY REPORTING

As part of our regulatory obligations, we report aggregated complaints data annually to the Bank of Lithuania.