

## **Complaints Handling Procedure**

A person who believes that Decentralized, UAB (hereinafter – the **Company**) has violated their rights or legally protected interests related to the provision of crypto-asset services may first submit a written request to the Company, specifying their requirements and the circumstances of their Complaint. Clients may file Complaints free of charge. The investigation and handling of the Complaint shall also be free of charge for the Applicant. The Complaint must be filed within 3 (three) months from the date the Client became aware or ought to have become aware of the violation of their rights or legitimate interests.

A Complaint to the Company may be submitted by an existing, potential, or former Client of the Company or their duly authorized representative (the document confirming representation must comply with the form and content requirements established by the laws and other legal acts of the Republic of Lithuania).

### **The Complaint can be submitted in the following ways:**

1. By e-mail: [complaints@coingate.com](mailto:complaints@coingate.com) ;
2. Via the platform: <https://coingate.com/contact-us/complaints>;
3. By mail: A. Goštauto g. 8, Vilnius, 01108 Vilnius m. sav.

### **Please include the following information in the Complaint:**

1. Name and surname, legal entity name, registration number, name and surname of the representative;
2. Contact details (address, telephone number, e-mail);
3. Full reference of the crypto-asset service or agreement to which the Complaint relates;
4. Description of the Complaint's subject-matter;
5. Documentation supporting the mentioned facts;
6. Date(s) of the facts that have generated the Complaint;
7. Description of damage, loss or detriment caused (where relevant);
8. Other comments or relevant information (where relevant);
9. Date and place of the Complaint;
10. Signature of the Applicant.

The Complaint must be clearly formulated, specifying the exact facts and circumstances that give rise to the issue. It must be written legibly to allow for proper assessment and response. The Complaint must be submitted following the established procedure and within the required timeframe. Additionally, it must be relevant to the Company's provided services or products.

### **Inadmissible Complaints:**

1. Complaints that are identical to those already being examined by another competent authority or court or for which a decision has already been made.
2. Anonymous Complaints.
3. Complaints submitted more than 3 (three) months after the date the Client became aware or ought to have become aware of a violation of their rights or legitimate interests.

### **Acknowledgement of receipt and submission of response**

The Company shall acknowledge receipt of a Complaint and confirm whether it is admissible without undue delay, and no later than 10 (ten) working days after receipt.

The Company shall communicate their decision on a Complaint to the Applicant as soon as possible, and in any case within 35 business days after the acknowledgement of receipt of the Complaint.

The original response, along with supporting documents, shall be provided to the Applicant in the same manner the Complaint was submitted. Complaints may be submitted in the languages used by the Company to market its services or communicate with Clients (e.g., English, and/or Lithuanian), or in the official languages of the home and host Member States that are also official languages of the European Union.

Communication with the Applicant shall be conducted in the language in which the Complaint was filed, provided it falls under the above language options. With the Applicant's consent, the response to the Complaint may be provided in English or Lithuanian.

If the Company disagrees with the demands of the Applicant, it always provides a detailed and reasoned written response, and if the situation requires, supported by documents. Additionally, it provides information about possible legal remedies, such as submitting the Complaint to the competent authority or filing a civil claim.

### **Notification of changes**

Clients shall be informed of Complaints Handling Procedure and other important policies (including but not limited to the Terms and Conditions and Privacy Policy, etc.) through a mandatory checkbox upon creating an account. This window will require Clients to read the policies and confirm their understanding by ticking the appropriate checkboxes. Clients will not be able to proceed within their account until confirmation is provided.

### **In case if the Company's response to the Complaint is unsatisfactory**

If the Applicant is not satisfied with the Company's response, they can defend their rights by filing a lawsuit in court or by contacting the Bank of Lithuania. The Bank of Lithuania supervises and regulates crypto-asset service providers in Lithuania and ensures that service providers comply with legal acts and act fairly with consumers.

Rules for the Out-of-Court Procedure of Settlement of the Disputes between Consumers and Financial Market Participants in the Bank of Lithuania regulate the non-judicial dispute resolution process when a consumer or another financial market participant wishes to resolve a dispute with a financial service provider. This includes crypto-asset service providers regulated by the Bank of Lithuania. This procedure allows the parties to resolve disputes without going to court, with the assistance of the Bank of Lithuania.

The person who submitted the Complaint has the right to contact the Bank of Lithuania regarding the resolution of the dispute within one year from the date the claim was submitted to the financial market participant. Link to the Bank of Lithuania's electronic consumer dispute resolution system: <https://www.epaslaugos.lt/portal/service/55620/3620>.

If the person is unable to submit a request through the electronic dispute resolution system, they can submit a request to review the consumer dispute by filling out the provided form: <https://www.lb.lt/uploads/documents/files/Varotojo%20kreipimosi%20forma.docx> and sending it to the Bank of Lithuania's Legal and Licensing Department by e-mail at [prieziura@lb.lt](mailto:prieziura@lb.lt) or by mail to Totorių g. 4, 01121 Vilnius. See more details at: <https://www.lb.lt/lt/kaip-pateikti-prasyma-del-ginco-nagrinejimo>.