

Summary of YHIT Complaint Policy for Client

Youhodler Italy, S.r.l. (the “**Company**” or “**YHIT**”) is dedicated to upholding the highest standards of customer protection. An essential aspect of this commitment is to enable all customers (“**Customer(s)**”, “**you**” or “**You**”) to voice their concerns.

This document shows you what to do if you are not satisfied with our service and wish to submit a complaint. Please be aware that the following procedure only relates to complaints, any initial or basic queries which you may have can be answered on the YouHodler Help Center which is available [here](#).

1.- Submission of a Complaint

The Company provides you with the option to file a complaint within five (5) business days from the occurrence of the incident that concerns them. Complaints submitted after this timeframe may be subject to delays or may not be considered for review.

You can address your complaint **free of charge** by filling the form available at the following <https://www.youhodler.eu/complaint> or by sending the information included in the said form and listed below, to the following email address: support@youhodler.com;

In your complaint, you should kindly include all the relevant information included in the form indicated above, so it can be validity submitted. In particular, this is information must be the following:

i. Your personal data:

○ **Individuals:**

- Name;
- Surname;
- ID number;
- Account ID (if available);
- Full registered address (Street, number, floor, postcode, city and country);
- Email address linked to your YouHodler account;
- Telephone number.

○ **Legal Entities:**

- Corporate Name
- Registration number;
- LEI (if available);
- Account ID;
- Registered address (street, number, floor, postcode, city and country);

- Email address;
 - Phone number.
 - In case of acting with **representative**:
 - Powers of attorney or any other official documents as proof of the appointment);
 - Full name;
 - Registered address (Street, number, floor, postcode, city and country);
 - Email address;
 - Phone number.
- ii. Information about your Complaint:
- Information related to the specific service or transaction: Please indicate the relevant transaction or product ID visible on the Platform;
 - Clear description of the complaint's matter (please attach any documentation and information which could be relevant);
 - Date and time when the issue or incident take place;
 - Description of the damage, loss or detriment suffered;
 - Any other comments or information which may be relevant in your opinion to be valued during the investigation.

You can fill the complaint in any of the EU official languages, being this language the one used for the rest of the communications with you in relation to the Compliant.

2.- Resolution of a Complaint

2.1.- Acknowledgement of Receipt:

Upon receiving your Complaint, we will send you an acknowledgement of receipt within two (2) business days¹, confirming the admissibility and registration of the Complaint. In case the Complaint did not meet the requirements set out in Section 1 above, we will inform you of the reasons for rejecting it as inadmissible.

When admitted, we will send you an email of acknowledgment of receipt, which will include the following information:

- i. The reference number assigned to their complaint;
- ii. Confirmation that our Customer Service team is dealing with your complaint;

¹ Business Day: it means calendar days, excluding Saturdays, Sundays or days which commercial banking in the city of Roma are authorised by the applicable law to remain closed.

- iii. Confirmation of the means by which you can send any query related to the complaint: email sent to the address support@youhdoler.com or by the customer support chat, in both cases using the reference number assigned to the complaint;
- iv. Confirmation the date of receipt of your Complaint;
- v. A reference of the timeframe estimation to resolve the Complaint;
- vi. A copy of the Complaint filled for your own record.

2.2.- Assessment of the Complaint:

Upon confirmation of the admissibility of the Complaint, we will conduct the assessment of your complaint. To that end, we will verify that the Complaint includes all the relevant information to initiate the evaluation of the Complaint. In case some additional information or documentation is required to that end, we will kindly ask you to provide us with the missing documentation or information to duly handle your Complaint.

If your complaint was clear and complete, we will initiate the investigation and resolution procedure as set forth in section 2.3 below. During this procedure we will keep you informed and updated of the step to be taken and also attend all the queries you may have without undue delay. These communications can be conducted either by email, through the email address support@youhodler.com or by the customer support chat, always using the reference of the complaint given to the complaint procedure.

When conducting the investigation, depending on the nature of the complaint, we might access your data, review prior communications, and consult with external service providers. This could encompass, among other actions, a blockchain analysis, an examination of transactional history, and/or your behavioural assessment.

2.3.- Resolution Procedure:

When it comes to the resolution of your complaint, we will make our best efforts to ensure a fair and efficient complaint resolution process, striving to investigate complaints comprehensively and provide you with an outcome within a **general timeframe of two (2) months** following the date on which your complaint was received by us.

In case your **complaint necessitates further investigation** and cannot be resolved within the initial two (2) months, **we will inform you of the estimated timeframe** within which the investigation will be completed and the date in which we will share the final decision.

The resolution periods indicated above shall be **suspended from the moment we request** you to provide us with **additional information or documentation**, and for as long as the request is completed. If the request is not attended during the following two (2) months, we will understand that you do not want to continue with the claim and therefore we will close the complaint procedure.

The final decision shall address all the points raised by your complaint and shall state and justify the reason for the outcome of the investigation. The final resolution shall be communicated by electronic means, unless the client expressly requests to be provided in paper form.

2.4.- Other Remedies:

In case our final decision totally or partially dismisses your complaint, you may contest that decision by filing a claim to the Banking and Financial Ombudsman of your jurisdiction, or by pursuing the relevant court or consumer arbitration procedure envisaged in your jurisdiction.

The Banking and Financial Ombudsman in Italy is the “Arbitro Bancario Finanziario” (“ABF”). It is an independent and impartial organization, with regional panels located in Italy in Bari, Bologna, Milan, Naples, Palermo, Rome and Turin. The ABF examines Customers’ complaints and decides who is in the right according to the law. It is a fast procedure with low costs. A complaint can be submitted online directly by the customer via the ABF [Portal](#) without any legal assistance. You can find more information on how the system works and how to submit complaints on the [Banking and Financial Ombudsman of Italy website \(ABF\)](#)

3.- Conformity:

This procedure has been developed in accordance with article 71.1 of the Regulation (EU) 2023/1114 (“MICA”²) and the regulatory technical standards on the requirements, templates and procedures for handling complaints issued by the European Securities and Market Authority (“ESMA”³).

DISCLAIMER: The Company reserves the right to leave a claim, complaint, or request of the Client without consideration in case they include: emotional evaluation; offensive approach towards the Company and/or its employees. The Company may temporarily suspend your use of the services if the subject matter of the complaint requires the suspension of services in order to resolve technical issues.

² REGULATION (EU) 2023/1114 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937.

³ Final Report technical on regulatory technical standards specifying certain requirements of the Markets in Crypto Assets Regulation (MiCA) – first package