

# Customer Complaints Policy

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## Introduction

Your satisfaction is our priority. If you are not satisfied with our services, you may submit a complaint to us, and we undertake to handle it promptly, fairly and transparently.

Bitstack acts on your behalf in two distinct capacities, to which different complaint-handling rules apply:

- as a crypto-asset service provider (CASP), authorised by the Autorité des marchés financiers (AMF) under number A2025-003, for its crypto-asset services;
- as an agent of Xpollens, an electronic money institution authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), for the payment services linked to the payment account and the card.

This framework complies with Article 71 of Regulation (EU) 2023/1114 (MiCA) and its Delegated Regulation (EU) 2025/294, with Article L.133-45 of the Code monétaire et financier, with ACPR Recommendation 2024-R-02 of 2 July 2024, and with the provisions of the Code de la consommation relating to mediation. It applies to all Bitstack customers.

## What is a complaint?

A complaint is a statement through which you express your dissatisfaction with a product or service provided by Bitstack and which calls for a response from us.

A complaint may relate in particular to:

- the quality of the offer or of a service;
- the provision of information;
- the pricing of the services offered;
- a disagreement regarding the contractual documentation;
- an incident on the application or on your account;
- a transaction carried out on your payment account or with your card;
- any other matter relating to the products or services provided by Bitstack.

Simple requests for information, clarification, the execution of a transaction or a correction, as well as requests for a goodwill gesture, do not constitute complaints and follow a separate process.

## Our commitments

Bitstack handles every complaint according to the following principles:

- transparency towards you throughout the handling process;

- objective, fair and consistent handling of complaints;
- free access to the complaint-handling process;
- a handling time appropriate to the nature and complexity of the complaint.

## How to submit a complaint to us

You may submit your complaint to us free of charge, in French or in any other language in which Bitstack markets its services. Clearly state that it is a complaint, set out the relevant facts in detail and attach any useful document.

You can write to us:

- via our [online form](#);
- by email: [support@bitstack-app.com](mailto:support@bitstack-app.com) (with “Customer complaint” in the subject line). To make the process easier, a standard complaint template is provided in the Annex to this policy.

## Acknowledgement of receipt

We acknowledge receipt of your complaint without undue delay, and at the latest within ten (10) business days of receiving it. This acknowledgement of receipt specifies the department in charge of your case as well as the expected handling time.

## Handling and response times depending on the subject of your complaint

The time within which we provide you with a final response, and the competent mediator in the event of disagreement, depend on the subject of your complaint.

### 1. Complaints relating to crypto-asset services

We will send you a final response as soon as possible and at the latest within two (2) months of receiving your complaint.

If the analysis of your complaint requires the involvement of different parties depending on its subject or complexity, additional time may be necessary. You will then be informed as soon as possible, either in the acknowledgement of receipt or by separate letter, specifying the additional time and the date on which you will receive a final response.

### 2. Complaints relating to payment services

We will send you a response as soon as possible and at the latest within fifteen (15) business days of receiving your complaint, in accordance with Article L.133-45 of the Code monétaire et financier.

Exceptionally, where a response cannot be given within this period, we will send you a reasoned holding response specifying the final response date. In any event, you will receive a final response at the latest within thirty-five (35) business days following receipt of your complaint.

## Mediation

If you are a customer and you are not satisfied with the response provided to your complaint, or in the absence of a response from us within the time limits indicated above, you may refer the matter free of charge to a mediator, within one (1) year of your written complaint. The competent mediator depends on the subject of your complaint.

### 1. Complaints relating to crypto-asset services

In accordance with Article L.621-19 of the Code monétaire et financier, you may refer the matter to the Mediator of the Autorité des marchés financiers:

- preferably via the electronic form on the AMF website: <https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>;
- or by post: Médiateur de l'AMF Autorité des marchés financiers 17 place de la Bourse 75082 Paris Cedex 02, France

### 2. Complaints relating to payment services

For complaints relating to the payment account, the card or payment transactions, the competent mediator is the mediator appointed by Xpollens:

- online: <https://mediateur-consommation-afepame.fr>;
- or by post: Maître Carol Saba, Médiateur de la consommation de l'AFEPAME, 36 rue Taitbout 75009 Paris, France

The mediator's role is to attempt, in full independence and impartiality, to bring the parties together with a view to an amicable solution. Recourse to mediation is optional and free of charge. You remain free to accept or reject the solution proposed by the mediator.

## Legal recourse

Referring a matter to a mediator does not deprive you of the possibility of bringing the matter before the competent courts at any time, under the conditions of ordinary law.

## Protection of your personal data

The personal data you provide to us in connection with a complaint is processed solely for the purpose of handling that complaint, in accordance with our Privacy Policy: <https://www.bitstack->



[app.com/privacy-policy](https://app.com/privacy-policy). For complaints relating to payment services, certain data may be processed by Xpollens as data controller, in accordance with its own privacy notice.

## Annex — Complaint template

You may use the template below to submit your complaint by email. Its use is optional: a complaint will not be rejected solely on the grounds that it was not submitted using this template.

### Your contact details

- Last name and first name:
- Postal address:
- Email address:
- Telephone number:

### Subject of your complaint

- Service concerned (crypto-asset services / Payment account / Card / other):
- Date of the events:
- Reference of the transaction concerned (if applicable):

### Description

- Detailed account of the facts giving rise to your complaint:
- Desired solution or resolution:

### Attachments

- List of supporting documents attached: