

Complaints policy

Last updated: 2nd January 2026.

1. Purpose of This Policy

At Merge, we are committed to providing exceptional service to all our clients. We understand that from time to time, issues may arise, and clients may feel the need to express dissatisfaction.

Please note that our services are intended for businesses offering payment services and/or other products and services. We are not the customer support team for the company with which you have opened an account. We would therefore encourage you to reach out to the company with whom you have an account.

This Complaint Policy is designed to ensure that all complaints are handled efficiently, fairly, and in a manner that addresses concerns while maintaining the integrity of our operations.

2. Definitions

For the purposes of this Complaint Policy, the following definitions apply:

- A **complaint** is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person regarding the provision of, or failure to provide, a financial service. The complaint must allege that the complainant has suffered, or may suffer, financial loss, material distress, or material inconvenience. Additionally, the complaint must relate to an activity of a Merge Group company or any other respondent connected to Merge in marketing or providing financial services or products, or claims management services.

In this context, a complaint may relate to, but is not limited to, the following issues:

- Billing discrepancies or errors.
- Service interruptions or system failures.
- Unauthorized or fraudulent transactions.
- Poor customer service or failure to meet service expectations.

This includes, but is not limited to:

- Disputes regarding the clarity and accuracy of information provided during e-money issuance, payment transactions, or the provision of other products and services as may be applicable from time to time.
- Issues regarding the execution of payments, including delays, errors, or non-compliance with agreed terms.
- Allegations of unauthorized or incorrectly processed payments related to e-money transactions and other products and services.

- **Financial Loss, Material Distress, or Material Inconvenience** - for a complaint to fall within the scope of this policy, the complainant must allege that they have suffered, or may suffer, one or more of the following:
 - **Financial loss:** This refers to any actual or potential financial harm, including but not limited to unauthorized transactions, incorrect charges, or fees.
 - **Material distress:** This relates to emotional or psychological harm, such as stress, anxiety, or frustration resulting from the service issue.
 - **Material inconvenience:** This refers to significant disruption to the complainant's daily life or activities, such as delays in payments, service unavailability, or incorrect transaction processing.

3. Process to follow

All complaints must be sent to cs@merge.money and include the following information by using the Complaint Form, see page 3.

4. Timelines

Acknowledgment of Receipt	Within 3 business days
Response to a complaint regarding payment services	Within 15 business days (up to 35 days for exceptional cases in accordance with our Terms and Conditions)

5. If you are still unhappy about your claim

If you are not satisfied with the way we have handled your complaint regarding one of our services (excluding services related to crypto-assets) or if no response has been provided to you within 35 days, you can contact the Ombudsman of the *Association française des sociétés financières* ("ASF") free of charge, who will respond to you independently and fairly in accordance with the mediation charter available on their website. You can contact the ASF Ombudsman:

- online: <https://www.amf-france.org/fr/le-mediateur>
- by post: Monsieur le Médiateur de l'ASF, 75854 PARIS CEDEX 17, France.

If you are not satisfied with the way we have handled your complaint which relates to a service related to crypto-assets, you can contact the Ombudsman of the *Autorité des Marchés Financiers* ("AMF") free of charge:

- online: <https://www.amf-france.org/fr/le-mediateur>
- by post: Médiateur AMF – 17, place de la Bourse – 75082 Paris Cedex 02, France.

MERGE

COMPLAINT FORM

Do you wish to make a complaint to Merge?

Read the following paragraph carefully, then complete this attached form and return it by email to the following address: cs@merge.money .

It should be noted that Merge offers a service exclusively for businesses.

Delays and waiting times:

<i>Acknowledgement of receipt</i>	<i>Within 3 business days</i>
<i>Response following a complaint about payment services</i>	<i>Within 15 working days (up to 35 days in exceptional cases in accordance with our Terms and Conditions of Use)</i>

Form

Madam/Sir

Name :

First name :

Email:

Phone :

Country :

Company name:

Customer account number:

Please specify the product to which your complaint relates:

Please describe the subject of your complaint: