

# GOPARITY

## Complaints Handling Policy

### Dual Service Model — Important Notice

The Goparity Platform operates under a dual model:

- Crowdlending services (loan-based crowdfunding) are provided by Power Parity, S.A. (Goparity), licensed by the CMVM (Comissão do Mercado de Valores Mobiliários) under Regulation (EU) 2020/1503.
- Crowdequity services (equity-based crowdfunding) are provided by Bolsa Social, S.L., a wholly owned subsidiary of Power Parity, S.A., registered at Hermosilla 48, 28001 Madrid, Spain, licensed by the CNMV (Comisión Nacional del Mercado de Valores) under Regulation (EU) 2020/1503.

We want to provide you with the best possible customer service and will always endeavour to resolve any matter you raise with Goparity in a swift and positive manner. Goparity is available by email or telephone.

All complaints are recorded and handled free of charge.

If you are not satisfied with our service, you always have the right to make a formal complaint. As part of our commitment to quality and control, and in order to fulfil our regulatory obligations, we have established procedures to ensure that all complaints received from former, prospective or existing clients are handled in a timely and satisfactory manner.

## 1. Your right to make a complaint

As a client, you have the right to make a complaint if you consider that:

- your rights as a user of the platform have been violated;
- the entity responsible for the contracted service (Power Parity, S.A. or Bolsa Social, S.L.) has failed to comply with any of its legal or contractual obligations; or
- you are dissatisfied with the quality standards of the services.

If your complaint relates to other matters, Goparity reserves the right, in accordance with applicable law, not to consider your complaint admissible. Nevertheless, we will do our best to ensure that all our clients receive an adequate response to their request.

## 2. Our commitment

When we receive a complaint, we take the following steps towards its resolution:

- In accordance with applicable law, Goparity shall acknowledge receipt of any complaint and inform the complainant, within 10 business days of receipt, of its admissibility.

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- If the complaint is admissible but incomplete or requires additional information or documentation, we will promptly request the missing elements. The time taken by the complainant to respond to such a request will not be counted towards the resolution deadline.

We will analyse the reasons behind the complaint and provide a justification and/or an apology and/or offer compensation. If we are unable to resolve the complaint immediately:

- Within a maximum of 10 business days, we will send an email with a status update. If during this period we have not reached a conclusion, we will explain the reason and indicate the expected completion date;
  - Within a maximum of 1 month from receipt of the complaint, we will send our final response, with the decision taken and its grounds, including any opinion we have obtained. Where appropriate, we will offer redress by way of an apology and/or compensation. If you do not receive a response you consider satisfactory, you have the right to refer the matter to the competent supervisory authority (CMVM or CNMV, depending on the service in question). If our final response is not satisfactory, please notify us and we will send you a formal deadlock letter.
- In exceptional circumstances where it is not possible to meet the stated resolution deadline, the complainant will be informed of the reasons for the delay and the date on which the decision will be communicated.

The decision on the complaint will address all points raised by the complainant and will set out the grounds for the conclusion reached. Where the decision does not fully or partially satisfy the complainant's request, it will include a detailed justification and information on the available means of redress.

If a complaint is considered inadmissible, we will notify the complainant of that decision and communicate the reasons for the inadmissibility.

The complainant may withdraw their complaint at any time by written notice. Withdrawal results in the immediate closure of the process.

## 3. Submitting a complaint

### 3.1. Central complaints channel

Goparity provides a single entry channel for the receipt of all complaints relating to the Goparity Platform, regardless of the type of service:

Central complaints email: [support@goparity.com](mailto:support@goparity.com)

This channel is managed jointly by the Customer Support and Compliance Departments of Goparity.

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## 3.2. Submission using the standard form (Annex 1)

Complaints must be submitted using the Form set out in Annex 1, addressed:

- By email to support@goparity.com (central channel, applicable to all service types), clearly identifying whether the complaint relates to Crowdlending or Crowdequity services.

Complaints may be submitted in Portuguese, English or Spanish, and are recorded and handled free of charge by the Customer Support Department or the Legal and Compliance Department, as applicable.

## 3.3. Submission to other bodies

Warning: Submitting a complaint regarding a particular service to a body that does not have jurisdiction to assess it may result in your complaint not being properly received and handled.

### For complaints about Crowdlending services (Power Parity, S.A.):

- **Portuguese Electronic Complaints Book, managed by the Direção-Geral do Consumidor** (Portuguese Government Department for Consumer Affairs)

You may submit an official complaint through the Electronic Complaints Book. CMVM will be automatically notified of the complaint. <https://www.livroreclamacoes.pt>

- **CMVM** (Comissão do Mercado de Valores Mobiliários - Portuguese Securities Market Commission)

Power Parity, S.A. is regulated by CMVM, whose mission is to supervise and regulate financial instruments markets and the agents operating within them, promoting investor protection. As part of its remit, CMVM has established the Investor Relations Department (DRI), which receives and assesses complaints against authorised firms where the parties have been unable to resolve the matter between themselves. <https://www.cvm.pt/>

- **CNPD** (Comissão Nacional de Proteção de Dados - Portuguese Data Protection Authority)

If you believe that the rules on the processing of your personal data have been violated by Power Parity, S.A., you have the right to lodge a complaint with the Portuguese data protection supervisory authority, the CNPD. <https://www.cnpd.pt/cidadaos/participacoes/geral/>

### For complaints about Crowdequity services (Bolsa Social, S.L.):

- **CNMV** (Comisión Nacional del Mercado de Valores - Spanish Securities Market Commission)

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Bolsa Social, S.L. is regulated by the CNMV, the national competent authority for the regulation and supervision of crowdfunding services in Spain. Investors in Crowdequity campaigns who are unable to resolve the matter directly with Goparity's Customer Support Department may submit a complaint to the CNMV. <https://www.cnmv.es/portal/inversor/reclamaciones>

- **AEPD** (Agencia Española de Protección de Datos - Spanish Data Protection Agency)  
If you believe that the rules on the processing of your personal data have been violated by Bolsa Social, S.L., you have the right to lodge a complaint with the Spanish data protection supervisory authority, the AEPD. <https://www.aepd.es/>

## For any service (Crowdlending or Crowdequity):

- **European Commission — Online Dispute Resolution**  
Since February 2016, the European Commission has provided an online dispute resolution platform that allows complaints to be submitted from any European country via an online complaint form. This mechanism is designed to assist with cross-border complaints. [https://consumer-redress.ec.europa.eu/solution-finder\\_en](https://consumer-redress.ec.europa.eu/solution-finder_en)

## 4. Legal basis

This Policy is drawn up pursuant to:

- Commission Delegated Regulation (EU) 2022/2117 of 13 July 2022, supplementing Regulation (EU) 2020/1503 of the European Parliament and of the Council, and Article 7 thereof, applicable to Crowdlending services provided by Power Parity, S.A. (Goparity), supervised by the CMVM, and applicable to Crowdequity services provided by Bolsa Social, S.L., supervised by the CNMV;
- Law No. 102/2015 of 24 August (Portugal), and other applicable national legislation.
- Law No. 5/2015 of 27 April (Spain), and other applicable national legislation.

## 5. Contact details

Address: Rua Filipe Folque, no. 2, 1st floor, 1050-110 Lisbon, Portugal

Telephone: +351 965 925 010

[support@goparity.com](mailto:support@goparity.com)

[www.goparity.com](http://www.goparity.com)

Last updated: June 2026

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## Annex 1 - Standard format for the submission of complaints

The form below applies to both Crowdlending complaints (addressed to Power Parity, S.A.) and Crowdequity complaints (addressed to Bolsa Social, S.L.). Please clearly identify the type of service concerned in section 3.a.

### SUBMISSION OF A COMPLAINT

(to be sent by the client to the crowdfunding service provider)

Crowdlending (loan)

→ Entity: Power Parity, S.A. | Supervisor: CMVM

Crowdequity (equity)

→ Entity: Bolsa Social, S.L. | Supervisor: CNMV

#### 1.a Personal data of the complainant:

Surname / Legal entity name	First name	Registration number and LEI (if available)

Address: street, number, floor	Postcode	City	Country

Telephone	Email address

#### 1.b Contact details (if different from 1.a):

Surname / Legal entity name	First name

Address: street, number, floor	Postcode	City	Country

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Telephone	Email address

## 2.a Personal data of the legal representative (if applicable) (a power of attorney or other official document as proof of the representative's appointment):

Surname / Legal entity name	First name / Legal entity name	Registration number and LEI (if available)

Address: street, number, floor	Postcode	City	Country

Telephone	Email address

## 2.b Contact details (if different from 2.a):

Surname / Legal entity name	First name

Address: street, number, floor	Postcode	City	Country

Telephone	Email address

## 3. Information about the complaint

**3.a Full reference of the investment or agreement to which the complaint relates (i.e. investment reference number, name of the project promoter/company or crowdfunding project, other relevant transaction references, etc.)**

**3.b Description of the subject matter of the complaint (clearly specify the subject of the complaint)**

Please provide supporting documentation for the facts mentioned.

**3.c Date(s) of the events giving rise to the complaint**

**3.d Description of damage, loss or detriment caused (if relevant)**

**3.e Other comments or relevant information (if relevant)**

Place	Date	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>

**COMPLAINANT / LEGAL REPRESENTATIVE — Documents provided (tick as appropriate):**

- Power of attorney or other relevant document
- Copy of the contractual documents relating to the investments that are the subject of the complaint
- Other supporting documents: