

# COMPLAINT HANDLING POLICY

BC FINANCE UAB

## 1. Purpose

The purpose of the Complaint Handling Policy (hereinafter referred to as the “Policy”) is to determine the main principles of accepting and handling complaints, providing answers and decisions to complaints received from the clients, third parties or other persons in relation to business operations of NinjasPay.

(hereinafter referred collectively to as the “Companies” and individually as the “Company” for the purposes of this Policy where a provision applies without distinction).

## 2. Legal Background

2.1. NinjasPay complies with all the reporting requirements set out in:

2.1.1. The Payment Services Regulation 2017;

2.1.2. Financial Services and Markets Act 2000, Section 226 (‘Compulsory jurisdiction’, under t The Ombudsman Scheme); and

2.1.3. Claims Management Regulation – Complaints Handling Rules 2015.

## 3. Definitions

**Applicant** – a legal and/or natural person lodging a complaint concerning the services provided by the Company and/or the contracts concluded with the Company, i.e., a client of the Company, the potential client, or his representative.

**Complaint** - an appeal in writing submitted by the Applicant to the Company, stating that the person’s rights or lawful interests related to the services provided by the Company, or the contracts concluded with the Company have been infringed and requesting to satisfy the Applicant’s claims.

**Customer/client** - a natural or legal person for whom the Company provides financial (acquiring) services.

## 4. Customer Complaint

4.1. A legal or natural person, who considers that their rights are/were abused, has the right to submit a Complaint to the Company. The Complaint should be addressed to the NinjasPay.

4.2. To ensure a smooth process of complaint handling and gathering of all relevant information, the Company accepts complaints in written form, in one of the following methods:

4.2.1. Via email to: [support@ninjaspay.com](mailto:support@ninjaspay.com)

4.3. The Complaint should be written in English language, and it should include the following mandatory information:

- Applicant’s (or their representative’s) name, surname, personal code, correspondence

address and contact phone number, in case the Applicant is a natural person.

- Name of the company, registration code, company's correspondence address and contact phone number, in case the Applicant is a legal person.
- Indicated date and place of the Complaint.
- Indicated essence of the Complaint: violated rights and/or interests, in which way the Company violated the rights and/or interests, factual circumstances of the dispute, Applicant's request to the Company.
- The format in which the Applicant would like to receive the answer from the Company.
- Applicant's (or their representative's) signature or electronic signature on the Complaint; and
- Applicable annexes, if any, to the Complaint, regarding the essence of the Complaint, documents and supporting statements specified in the Complaint.

## **5. Complaint Handling and Decision-Making Process**

5.1. When the Company receives a Complaint, it will be registered into internal Complaints registry, and the Applicant will receive a receipt notification with information of (i) the assigned person responsible for the complaint handling and (ii) estimated timeline of resolution.

5.2. Complaint is examined and answers to the Applicant are prepared by a responsible person appointed by the Company.

5.3. If a person appointed to examine the Complaint determines that additional explanations and/or other written evidence is necessary for further examination, he/she shall have the right to request the Applicant to provide these explanations and/or evidence in writing by indicating the deadline for the submission of explanations and/or evidence.

5.4. The Applicant has the right to change the Complaint at any time before the decision on the Complaint is made by the Company.

5.5. The Applicant has the right to add new facts, evidence or to waive his/her claim. If the Applicant renounces his/her claim, the Company will terminate the initiated investigation of the Complaint.

5.6. Where the responsible person considers the Complaint addressed to NinjasPay resolved within 3 (three) days of receipt, they must promptly send the Applicant a 'Summary Resolution Communication'. This summary should:

- Refer to the fact that the Applicant has made a Complaint and inform the Applicant that the responsible person now considers the Complaint to have been solved.
- Inform the Applicant that if he/she subsequently decides that they are dissatisfied with the resolution of the Complaint, they have the right to refer the Complaint to the Financial Ombudsman Service (subject to the applicable time limits).
- Inform the Applicant whether the responsible person consents to waive the applicable time limits for the Financial Ombudsman Service to review the complaint by including the appropriate wording set out by the Financial Conduct Authority.
- Provide the website address of the Financial Ombudsman Service.
- Refer to the availability of further information on the website of the Financial Ombudsman Service.

## **6. Answers to the Applicant**

6.1. The Company provides an answer to the Applicant in the same written format as the Complaint has been received unless the Applicant indicated other preferences.

6.2. The Company shall make every effort to address all points raised in the response to the Complaint. If the Complaint is dismissed or partially accepted, the Company provides reasons for such decision, and informs the Applicant about the right to referral.

6.3. The Company handles Complaints within the following deadlines:

6.3.1. Subject to paragraph 6.3.2, a response must be provided to the Applicant within an adequate timeframe and at the latest within 15 (fifteen) business days after the day on which the Complaint was received.

6.3.2. In exceptional situations, if a response cannot be given in accordance with paragraph 6.3.1 for reasons beyond the control of the Company, the Company must inform the Applicant, clearly indicating the reasons for the delay and specifying the deadline by which the final response will be provided.

6.3.3. The deadline for the final response specified under paragraph 6.3.2 must not be later than 35 (thirty-five) business days after the day on which the Company received the Complaint.

## **7. Final Provisions – Right to Referral**

7.1. The Applicant has the following means for a complaint regarding NinjasPay:

7.2. If the response and/or resolution from the Company does not satisfy an Applicant which is a legal person, it can address the issue to the court.

7.3. All information related to Applicants Complaints are stored by the Company for 3 (three) years.