



## Complaints Management Policy

### 1. Introduction

The present Complaints Management Policy sets forth the applicable process within Paymium for the reception, response and recording of complaints submitted by its customers, linked to the services provided on the platform.

A complaint is a statement expressing a client's dissatisfaction with a professional. A service or product request, a request for information, clarification or a request for advice does not constitute a complaint.

This policy is communicated and understood by employees responsible for processing complaints (the "Customer Service").

Failure to comply with the requirements as set out in this policy may lead to disciplinary and / or corrective measures against the concerned employees.

The present policy will be published on Paymium's website and therefore be accessible at all times by customers.

### 2. Communication and Complaints submission channels

#### 2.1. Communication channels

Customers can communicate with Paymium through the following communication channels:

- The support center: <https://account.paymium.com/help/tickets>;
- The following email address: [support@paymium.com](mailto:support@paymium.com).

#### 2.2. Complaints submission channels

Users may submit a complaint to Paymium:

- The Support Center, in the 'Complaints' section of the support ticket system: <https://www.paymium.com/en/about/help>;
- By post to the following address: PAYMIUM, 73 rue du Château, 92100, Boulogne-Billancourt, FRANCE.

This method of receiving complaints is specified in Paymium's general terms and conditions.

Paymium undertakes to provide its customers with a standard template, which is attached as Annex 1, in order to submit complaints. Such complaints can be submitted in English or French.



## 3. Complaints management procedure

### 3.1. Reception of the complaint

In accordance with [article 71 of MiCA Regulation 2023/1114](#) Paymium reviews all complaints as promptly and fairly as possible, and communicates the responses to its Customers within a timeframe detailed below, in the language used by such Customers.

For customers residing in France, the exchanges between Paymium in the context of handling complaints are conducted in French, or in English for non-French speaking customers.

For complaints made orally or via instant messaging, which do not provide customers with a dated copy of their claim, Paymium encourages customers to formalize their dissatisfaction in a written and durable format if Paymium cannot immediately address their request favorably.

The complaints handling system is free of charge and no management fees can be charged to the customer. Fees can however be applied depending on the type of request.

If the request is not a claim, this procedure does not apply. However, in the event of a regular request sent in the claim section, the person responsible for handling complaints shall :

- Inform the customer by ticket or postal mail that their request is not considered a claim;
- Explain to the customer the reason why their request is not classified as a claim;
- Provide a response to the customer's request.

### 3.2. Processing of the complaint

Following Paymium's reception of the Customer's complaint, within the next ten (10) business days, the Customer Service acknowledges receipt of the complaint by email to the customer.

The complaint will be addressed by Customer Service as promptly as possible and no later than fifteen (15) business days following the acknowledgment of receipt sent to the customer. In exceptional cases, where it is not possible to provide a response within this timeframe due to circumstances beyond Paymium's control, Customer Service will send an interim response clearly explaining the reason for the additional time required and specifying the final date by which the customer will receive a definitive response. In any case, the customer will receive a final response no later than thirty-five (35) working days from the date of the acknowledgment of receipt provided that the customer file is up to date and Paymium is in possession of all required documents.

The Customer Service requires from the customer all documents and information that may facilitate the resolution of the complaint, as well as his/her observations, which must be sent to Paymium's email address or tickets specified above.

If the customer does not respond to the Customer Service's requests, the latter reserves the right to decide on the finality of the claim.

At customer's request, he can obtain information of the progress and handling of their claim, especially if an in-depth analysis is planned.



## 4. Complaints recording procedure

Paymium has implemented a complaint register, which is maintained and managed by the Customer service. This register serves as the central tool for recording and tracking complaints received and processed by Paymium.

The complaint is recorded and archived for a period of 10 (ten) years from the date of the closing of the complaint, or the termination of the business relationship.

Customers' personal data are protected in accordance with Paymium's privacy policy.

## 5. Dispute

In accordance with article L. 616-1 of the French Consumer Code and L. 621-19 of the Monetary and Financial Code, Paymium specifies in its response the remedies available, in particular the [method for contacting the AMF Ombudsman](#), the address of its [website](#), and the existence of the [EU online consumer dispute resolution platform](#).

Mediation is free of charge.



## Annex 1 - Standard template complaint

### 1. SUBMISSION OF A CLAIM (to be sent by the customer to Paymium)

#### 1.a Personal Data of the claimant

LAST NAME / LEGAL ENTITY NAME	FIRST NAME	ID NUMBER	LEI (if available)	CLIENT REFERENCE (if available)

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

PHONE	EMAIL

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

LAST NAME / LEGAL ENTITY NAME	FIRST NAME

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

PHONE	EMAIL



## 2. Legal representative

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

LAST NAME / LEGAL ENTITY NAME	FIRST NAME

ADDRESS: STREET, NUMBER, FLOOR (for firms registered office)	POSTCODE	CITY	COUNTRY

PHONE	EMAIL

## 3. INFORMATION ABOUT THE CLAIM

**3.a Full reference of the crypto-asset service or agreement to which the complaint relates**

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*i.e. name of the crypto-asset service provider, crypto-asset service reference number, or other references of the relevant transactions...*

**3.b Description of the complaint's subject-matter**

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*Please provide documentation supporting the facts mentioned.*

**3.c Date(s) of the facts that have led to the complaint**

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

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

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In [place]

Signature:

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