



Bitpanda Broker MENA DMCC  
Summary of Complaints Handling Process

# Summary of Complaints Management

**Complaints Management at Bitpanda Broker MENA is based on the following principles:**

- **Integrity** – conduct our business with honesty and provide the best service.
- **Skill, care and diligence** – Ensure our staff is adequately trained to handle complaints effectively.
- **Customers' interests** – We pay due regard to the interests of our customers and treat them fairly.
- **Communication with clients** – We communicate information in a transparent, fair, and not misleading way and strive to resolve inquiries quickly and transparently.
- **Continuous improvement/Quality Assurance** – Constant improvement by identifying systemic or recurring trends and driving customer service improvement.
- **Responsibility** – Clearly defined roles responsible for Complaint Management to mitigate conflicts and ensure the complaint process is followed.

The complaint standards are based on the legal requirements arising from Bitpanda Broker MENA's Complaints Regulations (as covered by the T&Cs) and further internal documents covering complaints management (e.g. complaints policies at local and group level). These standards set out guiding principles related to complaints submission, complaints management, stakeholder relations in complaints handling, accountability, learning and prevention.

## **Scope of complaints management**

The scope of the policy and procedures, including the definition of complaints and the types of complaints covered and excluded are outlined in the frame of the Group Complaints policies. Taking local deviations of a legal nature into account, such legal requirements may define a policy that is different to the standard definition or set of requirements. Excluded

complaints may include corrupt conduct complaints, public interest disclosures and complaints with specific statutory rights of review or appeal.

### **How to submit complaints**

Bitpanda Broker MENA customers can submit complaints via the [complaints website](#) or the [Bitpanda Helpdesk](#).

Bitpanda Broker MENA is committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, Bitpanda Broker MENA will undertake an initial review and look to address it expeditiously.

Each complaint received via the complaints website or the helpdesk is managed by the Group Complaints Management Team in complete alignment with Bitpanda Broker MENA's Complaints Handling Process CO2 "Complaints, Authority and Legal Requests".

### **Your complaint must include the following information:**

- The name, position and contact details of the complainant;
- The relationship with Bitpanda Broker MENA (i.e. the nature of complainant engagement with Bitpanda Broker MENA, if you are a user or Bitpanda Technology Solutions partner);
- The contact person within Bitpanda Broker MENA of the complainant (if applicable);
- The nature of the complaint (Please be as specific as possible when describing what led to the complaint);
- Copies of any documentation supporting the complaint.

The complainant rests with Customer Support and Group Complaints Management, depending on the escalation level of the complaint.

### **Assessment of the Complaint:**

Customer Support and Complaints Management assesses the complaint, usually received by email, against the established criteria, including against grounds to decline a complaint (a "non-complaint").

The user must be informed of the Company's initial decision on the complaint within three to five business days of receipt of the Complaint. Any communication with the complainant advises of actions taken, complaint

decision(s), and reasons for the decision taken to the extent that legal provisions, remedy or review options cover this. If deemed appropriate, the communication time frame is addressed when interacting with the complainant.

### **Closing the Complaint:**

A complaint is considered closed when no further communication from the user or a resolution has been agreed upon. Customer Support will send the concluding correspondence. We strive to resolve open issues quickly and transparently. The Complaint Tracking System (details below) records the steps to address the complaint, the outcome, and the agreed-upon follow-up action.

### **Your Right to Contact the Regulator in Case of Dissatisfaction with Complaint Resolution**

If you are not satisfied with the outcome of your complaint, you have the right to escalate it to the relevant regulatory authority: **VARA (Virtual Assets Regulatory Authority, UAE)** via [www.vara.ae](http://www.vara.ae).