

# COMPLAINT POLICY

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## Introduction

By complaint or claim about the provision of payment services to Clients of THE STELLAR FUND (hereinafter the Company) are understood any unfavorable experience of the Client when using the Company's services.

By complaint is understood the client's dissatisfaction with a provision of payment service or even with employee's manners or general objections, which are not set in the contract, which a Client has concluded with the Company.

Claim is the Client's subject to contravention of the terms of the contract agreed with the Company.

The Complaint Policy set the details, procedures, deadlines for claim handling, contact points information and responsible persons, and other formalities for filing a claim or a complaint about the Company.

## Claim requisites and claim submission

A complaint or claim form, which contains the following information, is disclosed to the Client:

- the name and surname of the Client;
- the represented company;
- the permanent address of the company;
- contact phone number;
- email address;
- the Customer's registration number in the Company's system;
- definition of the situation / payment transaction that is the subject of a complaint/claim;
- date and time of occurrence of the situation / payment transaction that is the subject of the complaint/claim;
- other information relevant to the matter;
- a proposal for a solution to the situation offered by the Client;
- date of complaint or claim.

If the form does not contain all the necessary information, the Company is entitled to prompt the Client to complete the data within 15 calendar days.

The Client may submit a complaint or claim at any contact point specified in point.

If a Client is not satisfied with the management, solution or outcome of his complaint / claim, he may address his complaint to the appropriate administrative authority (out-of-court dispute resolution).

## Procedures for dealing with complaints / claims

The contact person of the Company shall provide the Client with the following information within 24 hours of the receipt of the complaint / claim via the relevant form:

- the number of the complaint or claim;
- a responsible person for handling a complaint or claim;
- deadline for processing and handling a complaint or claim.

To obtain the relevant evidence and information to handle the complaint / claim, the contact person or another authorized employee of the Company is entitled to require client's documentation, including but not limited to, personal documents and business contracts. If the customer does not provide the appropriate documentation within a reasonable time or in case of any doubt as to the authenticity of the documents provided, the Company will request additional information.

The costs of resolving the complaint / claim are paid by the Company.

## Time limits for handling a complaint / claim

The Company shall provide the Client with a response to its complaint or claim relating to the provision of payment services within 15 working days of the date of receipt. A response to a complaint or claim will be provided via an email message that will be delivered to the email, which a client specified at the time of registration. At the request of the user, the provider shall provide a written reply, i.e. signed by the executive manager and the company stamp.

If the Company precludes an impediment independent of the Company's willingness to respond to a complaint or claim within 15 working days after the date of receipt, or if it requires the substance of the complaint or claim to be investigated for a longer period of time and ascertain details of the case, the Company shall inform the user about the obstacle during the period of 15 working days and shall respond within 30 business days following receipt of the complaint or claim.

If the Company precludes an obstacle to respond to a complaint or claim within 15 business days following receipt of the complaint, the responsible employee shall send a response to the client indicating the reasons for the delay and setting a real time limit for the handling of the complaint / claim. During the handling of the complaint / claim, the responsible person remains in contact with the Client and answers any questions they may have or accepts the addendum to the complaint or claim.

## Rejection of the claim

The company is entitled to reject a Complaint or Claim in the following cases:

- the Complaint / Claim does not contain all the necessary elements for the identification and investigation of the complaint / claim and the Client did not fill it up at the request of the responsible employee within the stipulated period of 15 calendar days;
- a defect in performance will not be proved by documented evidence or by any other means;
- the subject of the dispute is settled through court proceedings or the subject of the dispute is decided by the Financial Arbiter;

The company will prepare a response to the complaint / claim within the time limit set out in point 4 and state the reason for refusing the complaint / claim.