Complaints Handling Policy

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1. INTRODUCTION

Spiko Finance, as a licensed Investment Firm regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), is subject to the applicable regulations governing the handling of complaints from its existing or potential clients.

The purpose of this document is to present the procedures for submitting a complaint, as well as the framework put in place for its handling.

2. DEFINITION OF A COMPLAINT

A complaint is a statement recording the dissatisfaction of a client or prospect towards Spiko Finance.

A complaint must be distinguished from a request for information, advice, clarification, service, or provision.

The complaints handling framework is open to any person with a legitimate interest in acting, including in the absence of a contractual relationship with Spiko Finance:

- clients;
- former clients;
- prospects.

3. COMPLAINT SUBMISSION CHANNELS

The submission of a complaint is free of charge.

The complainant may submit their complaint via one of the following channels:

- by email, at the following address: contact@spiko.io or support@spiko.io;
- by post, at the following address: Spiko Finance – 16 rue des Immeubles Industriels, 75011 Paris, France.

4. HANDLING OF THE COMPLAINT

In order to ensure appropriate handling and prompt resolution of complaints, Spiko Finance undertakes to handle each complaint in accordance with the following principles:

- transparency towards the complainant;
- objective, fair, and harmonised handling of complaints;

- a response time appropriate to the complexity of the complaint.

Spiko Finance undertakes to comply with the following timeframes:

- An acknowledgement of receipt is sent within a maximum period of 10 business days from receipt of the complaint, unless a response has been provided to the complainant within this period.
- A response to the complaint is sent within a maximum period of 2 months from receipt of the complaint, unless exceptional circumstances arise that prevent compliance with this timeframe.
    - Where Spiko Finance is unable to provide a response to the complainant within this period, the complainant will be contacted in order to inform them of the reason for the delay and to indicate the timeframe within which Spiko Finance will be able to respond.

5. MEANS OF RECOURSE IN THE EVENT THE RESPONSE IS DEEMED UNSATISFACTORY BY THE COMPLAINANT

If the complainant is not satisfied with the response provided by Spiko Finance, they may refer the matter to the ombudsman (*médiateur*) of the Autorité des marchés financiers (AMF).

The ombudsman may be contacted by any interested party in the context of an individual dispute falling within the scope of the ombudsman's competence, as described on the AMF website.

Referral to the AMF ombudsman is free of charge and may be carried out via the following channels:

- Online form: https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation
- By post, at the following address:

  Médiateur de l'AMF – Autorité des marchés financiers, 17 Place de la Bourse, 75082 Paris – France

In addition, for complaints relating to the instant withdrawal service, the complainant may contact the Autorité de contrôle prudentiel et de résolution (ACPR) using the following contact details:

- By post: Autorité de contrôle prudentiel et de résolution, 4 Place de Budapest, 75436 Paris – France
- By telephone: +33 (0)1 49 95 40 00