

Summary of Complaints Management

Complaints Management at Bitpanda 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'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 customers can submit complaints via the [complaints website](#) or the [Bitpanda Helpdesk](#).

Bitpanda is committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, Bitpanda 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'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 (i.e. the nature of complainant engagement with Bitpanda, if you are a user or Bitpanda Technology Solutions partner);
- The contact person within Bitpanda 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

Austria: [Financial Market Authority](#)

Bankenschlichtungsstelle (Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft): <https://www.bankenschlichtung.at/>

Ombudsstelle des Fachverbandes Finanzdienstleister: Ombudsman Gerhard Windegger,

<https://www.wko.at/branchen/information-consulting/finanzdienstleister/ombudsstelle.html>.

In accordance with § 14 of the German Injunctions Act (UKlaG), consumers of Bitpanda Asset Management GmbH have the possibility to contact the following official consumer dispute resolution bodies:

Responsible for disputes concerning the services referred to in § 14(1) Nos. 1 to 5 UKlaG:

- **Deutsche Bundesbank**
Schlichtungsstelle
Postfach 10 06 02
60006 Frankfurt am Main
E-Mail: schlichtung@bundesbank.de
Website: www.bundesbank.de

Responsible for disputes concerning the services referred to in § 14(1) Nos. 6 and 7 UKlaG:

- **Federal Financial Supervisory Authority (BaFin)**
Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht
- Referat ZR 3 -
Graurheindorfer Straße 108
53117 Bonn
Tel.: 0228 / 4108-0
Fax: 0228 / 4108-62299
Website: www.bafin.de

For other jurisdictions, please consult the [Legal Notice of Bitpanda](#).

At the European Union level, customer-related complaints may be directed at the Online Dispute Resolution Mechanism (Consumer-Redress) [LINK](#) and the European Consumer Centres Network [ECC Net](#) (EU, Iceland, UK).

Application of Procedures

This summary is based on Bitpanda's internal Complaints Management Procedures and reflects the practical application of those processes across all entities. These procedures ensure a consistent, fair, and transparent approach to handling complaints in compliance with regulatory requirements and internal governance standards.