

Client Information on the Complaint Handling Process

Our goal is to provide you with products and services of the highest standard tailored to your needs. If we fall short of your expectations, please let us know. We are committed to addressing any concerns promptly and fairly. Submitting complaints is free of charge.

You can address a complaint to us through the following channels:

- In a personal meeting or phone call with your relationship manager
- Electronically via e-mail to eu-support@sygnum.com. Feel free to use the standard complaint form set out in the Annex to Commission Delegated Regulation (EU) 2025/294 available via our website
- In writing: Sygnum Europe AG, Dr. Grass-Strasse 12, 9490 Vaduz, Liechtenstein

To enable us to fully investigate your complaint, please provide us with the following information:

- Complainants name and role on the account (e.g. account owner, client's representative) and contact details
- Your account, product and service relating to the complaint
- The actual complaint:
 - The date the issue occurred
 - Reason for complaint (What occurred and how you have been affected)
 - Pertinent documents or correspondence
 - Other relevant details or information

What you can expect from us:

Upon receipt of your complaint, we will promptly confirm receipt and assess whether the complaint is admissible. Should we have any questions in order to establish the relevant facts, we will contact you without undue delay.

It is our aim to reply to all complaints within four weeks. If we realise that it will take a little longer to clarify your complaint, we will inform you about the expected response time. In any event, the handling of the complaint will not take longer than two months. You will not suffer any disadvantages as a result of submitting a complaint.

Unfortunately, it may also happen that we are unable to find a satisfactory solution for you. You always have the option to take your concern to the conciliation board (*Schlichtungsstelle*, www.schlichtungsstelle.li) or appeal to ordinary jurisdiction.

Although we welcome all feedback, unfortunately we can only address complaints from clients and prospects of Sygnum Europe AG.