

Complaints Policy

1. Purpose

CrowdX is committed to providing a high standard of service to all our users. We recognize that, despite our best efforts, there may be instances where users feel dissatisfied with our services or have concerns they wish to raise. This Complaints Policy outlines the process for handling and resolving complaints in a fair, efficient, and transparent manner.

2. Scope

This policy applies to all users of the CrowdX platform, including investors, project owners, and any other stakeholder.

3. Definition of a Complaint

A complaint is defined as any expression of dissatisfaction or concern raised by a user about the services provided by CrowdX or any aspect of their interaction with the platform.

4. Lodging a Complaint

Users can lodge a complaint with CrowdX by filling in the Complaints template form in line with Commission Delegated Regulation (EU) 2022/2117 which is available on our website and sending it to complaints@eurivex.com

5. Complaint Handling Process

Upon receipt of a complaint, CrowdX will follow the following process:

- **Acknowledgment:** We will acknowledge receipt of the complaint within 10 business days about whether that complaint is admissible. Upon acknowledgment of receipt of the complaint, the complainant will receive the contact details of the person or department for any queries related to the complaint, as well as an indicative timeframe within which a decision on the complaint can be expected. Where a complaint is deemed inadmissible, CrowdX will inform the complainant of its decision and provide the complainant with the reasons for that inadmissibility. Incomplete Complaint forms will not be processed.
- **Investigation:** Our team will conduct a thorough investigation into the complaint, considering all relevant information and documentation. An admissible complaint will be in particular one which involves sums which are material in relation to the financial circumstances of the complainant, or one which alleges:
 - A breach of a Client Agreement; or
 - A failure to comply with regulatory responsibilities; or
 - Bad faith, malpractice or impropriety; or
 - Repetition or recurrence of any matter about which there has been recent complaint.

Resolution: To ensure a prompt handling of complaints, decisions on complaints will be communicated to the complainant as soon as possible and within the timeframe determined in the complaints handling procedure, which is 7 business days from the conclusion of the investigation. In exceptional circumstances where the Company is not able to meet that timeframe, the complainant will be informed of the reasons for the delay and of the date by which a decision will be delivered.

- **Communication:** Throughout the process, we will maintain open and transparent communication with the complainant, keeping them informed of the progress and any actions taken.

6. Escalation

If the complainant is not satisfied with the resolution provided, they may request escalation of the complaint. CrowdX will review the complaint and investigation process to ensure it was conducted appropriately and fairly. If necessary, the complaint may be escalated to senior management for further review and resolution.

If a complaint is about processing of personal data and the complainant is not satisfied with the solution of CrowdX, the Cyprus Data Protection Agency can be contacted directly at the following link: <http://www.dataprotection.gov.cy>.

7. Record Keeping

CrowdX will maintain records of all complaints received, including details of the complaint, actions taken, and the outcome of the investigation. This information will be used for monitoring purposes and to identify opportunities for service improvement.

A full record of each complaint, including all relevant documents, and of the action taken in response will be kept by the Company for 7 years after the date of the last response. The record will be made available for inspection by the Cyprus Securities and Exchange Commission at any time.

8. Review and Improvement

We are committed to continually reviewing and improving our complaints handling process to ensure it remains effective and responsive to the needs of our users.

9. Contact Information

For any inquiries or to lodge a complaint, please contact us at complaints@eurivex.com.