

PayBitoPro

Complaints Policy

(Singapore)

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PayBitoPro maintains a detailed Complaints Policy document outlining the procedures for lodging, handling, and resolving complaints. This document ensures compliance with applicable regulations and provides customers with a clear framework for addressing their concerns. The firm also retains accurate records of complaints and resolutions for audit and regulatory review purposes.

I. Policy Statement:

PayBitoPro is committed to providing a high standard of service to all its clients. We recognise that from time to time customers may feel dissatisfied with our services or experience issues requiring redress. This Complaints Handling Policy outlines our commitment to handling such complaints fairly, consistently, and promptly, in accordance with applicable regulatory requirements.

II. Scope:

This policy applies to all complaints made by:

- A.* Individuals or micro-enterprises who are current or former customers of PayBitoPro;
- B.* Prospective customers affected by alleged failure in service delivery.

Although PayBitoPro's cryptoasset activities are currently outside the jurisdiction of the Financial Ombudsman Service (FOS), this policy ensures alignment with DISP principles, emphasizing transparency and consumer protection.

III. How to Make a Complaint:

- A.* Complaints can be submitted via the following channels:
 - 1. Email:** complaints@paybitopro.com
 - 2. Online:** www.paybito.com/contact
 - 3. Phone:**
 - 4. Mail:**
Compliance Department
PayBitoPro



B. To assist in the resolution process, please provide:

1. Your full name and contact details;
2. A clear description of your complaint;
3. Any supporting documentation;
4. Your desired resolution (if any).

IV. Complaint Handling Process:

A. Acknowledgement:

We will acknowledge your complaint within 5 business days of receipt.

B. Investigation:

1. The complaint will be assessed by a trained member of our compliance team who was not directly involved in the issue.
2. If further information is needed, we will request it promptly.

C. Final Response:

A final written response will be issued within 8 weeks. This response will:

1. Detail the investigation;
2. Confirm whether your complaint is upheld;
3. Explain any offer of redress or remedial action;
4. Provide further options if you remain dissatisfied.

D. Escalation:

Although the Financial Ombudsman Service (FOS) does not currently cover PayBitoPro's cryptoasset services, you will be informed of any alternative dispute



resolution (ADR) schemes if applicable.

V. Time Limits for Making Complaints:

Customers should raise complaints within 12 months of becoming aware of the problem. While we may accept complaints after this time on a discretionary basis, early reporting aids in prompt resolution.

VI. Record Keeping & Reporting:

- A.* All complaints and associated correspondence are logged and stored securely for a minimum of 5 years, in line with regulatory requirements.
- B.* Complaint data is reviewed periodically to identify trends and improve service delivery.

VII. Governance and Oversight:

The Chief Compliance Officer, Soumendu Roy, is responsible for:

- A.* Oversight of complaint handling procedures;
- B.* Reporting recurring issues to the Board;
- C.* Ensuring root cause analysis leads to operational improvements.

Regular reviews of this policy will be undertaken to maintain compliance with regulatory developments, particularly handbook updates (DISP).

VIII. Customer Support & Accessibility:

PayBitoPro provides support through various channels including chat, phone, and email. Customers with vulnerabilities are offered additional support, and our trained team is available to guide them throughout the complaint resolution process.



IX. Related Policies:

- A.* Consumer Duty Policy
- B.* Customers in Vulnerable Circumstances Policy
- C.* Data Protection & Privacy Policy
- D.* Ombudsman Compliance Statement

