COMPLAINTS PROCEDURE

The Czech version of this document is binding; the English version is for information only.
Závazná je česká verze tohoto dokumentu; anglická verze je pouze informativní.

1. RULES FOR HANDLING CLAIMS AND COMPLAINTS OF CLIENTS OF MIPSOFTWARE S.R.O.

1.1. These Rules for Handling Claims and Complaints of Clients (the “Complaints Procedure”) of MipSoftware s.r.o., Company ID No.: 24667021, with its registered office at Na příkopě 848/6, Nové Město, 110 00 Prague 1, Czech Republic (the “Company”) set out the rules for recording and handling claims and complaints of the Company’s Clients.

2. INTRODUCTORY PROVISIONS

2.1. The Complaints Procedure sets out the procedure for submitting and handling claims or complaints of Clients of MipSoftware. The Complaints Procedure sets out the rules and procedures for dealing with a claim or complaint for Clients and for employees of the Company. The Company records all claims and complaints received, the manner in which they were dealt with and the outcomes of the individual proceedings.

2.2. “Client” means a natural or legal person to whom the Company provides services within the two platforms https://coinero.cz/ and https://trader.coinero.cz/.

2.3. The Complaints Procedure is an integral annex to the Application Terms of MipSoftware.

2.4. The Company accepts claims/complaints in the form of a claim letter in the following ways:

(a) in writing to the address of the Company’s registered office: Na příkopě 848/6, Nové Město, 110 00 Prague 1, Czech Republic

(b) in writing (electronically) to the e-mail address: podpora@coinero.cz

2.5. Also annexed to this Complaints Procedure is a Complaint Submission Form, which clients may use.

3. REQUIREMENTS OF A CLAIM/COMPLAINT

3.1. A claim or complaint must contain all of the following information:

(a) business name or name (if there is no business name), Company ID No., registered office,

(b) the e-mail address registered on the MipSoftware platform,

(c) the Client’s contact address and telephone number

(d) the number of the order to which the claim relates, or identification of the person against whom the complaint is directed

(e) the payment account number, if the claim/complaint concerns it

(f) a specification and detailed description of the subject of the claim or complaint, including evidence of its justification by a relevant document (e.g. an account statement, an agreement, etc.), together with a statement of what the Client is seeking

(g) the handwritten signature of the Client's authorised representative (in the case of a person not registered as a representative in a public register, also submission of a power of attorney with an officially certified signature)

3.2. The Client may be represented in each of the acts under these rules, in accordance with the statutory provisions on representation in legal acts.

3.3. Complaints and claims are submitted and handled free of charge and must be submitted in the Czech language.

4. METHOD OF SUBMITTING A CLAIM OR COMPLAINT

4.1. Defects in performance must be raised by means of a claim without undue delay after the Client discovered the defects in performance, but no later than within the period stipulated by the relevant contractual arrangements and legal regulations and, at the same time, no later than within the limitation period. The Client may assert the right to compensation for damage against the Company within a three-year period running from the date on which the Client learned or could have learned of the damage and of who is liable for it. The Company provides no performance in respect of time-barred entitlements.

4.2. If the Client is dissatisfied with the handling of a claim or complaint, the Client is entitled to turn, for the purpose of out-of-court dispute resolution, to:

(a) the Office of the Financial Arbitrator for the area of financial services specified in Act No. 229/2002 Coll., on the Financial Arbitrator, as amended.

(b) the Czech National Bank in matters concerning breaches of the rules for providing services. Contact details: Czech National Bank, Na Příkopě 28, 115 03 Prague 1, tel.: +420 224 411 111, fax: +420 224 412 404, e-mail: podatelna@cnb.cz, data box ID: 8tgaiej

(c) the Office for Personal Data Protection in matters concerning the protection of privacy and personal data, Pplk. Sochora 727/27, 170 00 Prague 7, tel: +420 234 665 800, email: posat@uoou.cz, data box ID: qkbaa2n

4.3. Out-of-court dispute resolution does not affect the Client's right to turn to a court.

5. HANDLING OF A CLAIM OR COMPLAINT

5.1. Upon delivery, each claim or complaint is passed for handling to the responsible person of the Company, who records the date of receipt and information about the sender, further assigns the claim or complaint an internal identification number and sends electronically to the Client's specified electronic address a confirmation of receipt of the claim or complaint, stating the assigned claim or complaint number.

5.2. The confirmation of a claim or complaint includes

a) the name, identity and contact details, including the e-mail address and telephone number, of the person or department to whom complainants may address any questions regarding their complaint;

b) the date of receipt;

c) a reference to the time frame;

d) in the case of an electronic complaint, a copy of the complaint.

5.3. For each claim or complaint, the decision on it (the “Decision on the Claim”) and the date of its delivery to the Client, including any remedial measures adopted, are also always recorded. The Company records the above information and documents relating to the specific case in a file kept in electronic and/or paper form.

5.4. Each claim or complaint is dealt with and handled in the order in which it was delivered to the Company.

5.5. The Company shall decide on the claim or complaint without undue delay, no later than within 15 business days of its receipt. Within that period, the Company shall send the Client the Decision on the Claim, i.e. a decision to reject, dismiss or uphold the claim or complaint. The period for issuing the Decision on the Claim begins on the day following the day on which a proper claim or complaint was received by the Company.

5.6. If the complaint or claim did not contain a description of all facts relevant to assessing its justification and/or another necessary requirement under point 1.1 of these rules, the Company shall, within 15 business days of delivery of the complaint or claim, invite the Client to supplement it.[1] In such a case, the period for issuing or sending the Decision on the Claim to the Client runs from the day following the day on which the supplement was made (delivered to the Company), on the basis of which the submitted complaint or claim can be considered proper.

5.7. If an impediment beyond its control prevents the Company from responding to the complaint or claim within 15 business days of its receipt, the Company shall notify the Client within that period of the impediments preventing a timely response, shall respond no later than within 35 business days after the day of receipt of the complaint or claim, and shall inform the Client of the further procedure chosen, in particular of the earliest date by which the claim will be handled.

5.8. A claim or complaint is considered unjustified where the Client does not subsequently provide the information or documents requested by the Company that are necessary for assessing the justification of the claim or complaint to the Company’s address no later than 10 calendar days from the day on which the Client received the Company’s request. In such a case, the Company shall close the claim or complaint as unjustified and shall inform the Client of this electronically or in paper form at the address provided by the Client in the claim or complaint.

5.9. The day of delivery means the day of acceptance of a registered letter. If a letter sent by the Company to the Client’s contact address is not collected and is returned to the Company’s address, the day of delivery is deemed to be the day on which the letter was returned to the Company’s address. If the Client requests delivery in electronic form, delivery is deemed to have taken place upon the actual sending of the message to the address for electronic communication provided by the Client.

6. MAIN GROUNDS FOR REJECTING A CLAIM AND COMPLAINT

6.1. The Company shall reject, or shall not further process, a claim or complaint where:

(a) the complaint or claim is submitted in breach of the Terms and Conditions of the MipSoftware service as published at https://coinero.cz/ and https://trader.coinero.cz/;

(b) the submission of the claim or complaint does not meet one of the requirements specified in point 1.1, or the method or form of submitting the claim or complaint under point 3.3 of this Complaints Procedure has not been observed;

(c) the complaint or claim does not concern procedures and services provided through the MipSoftware platform;

(d) proceedings on the merits of the matter have been initiated before a court or arbitrator, or a court or arbitrator has already decided the matter;

(e) the person who submitted the claim is not a Client of the Company, or is represented by an agent on the basis of an insufficient power of attorney;

(f) the submission of the claim is an entirely manifest abuse of the institution of claims and complaints;

(g) the retention periods for the relevant type of documents have expired.

6.2. A claim shall also be dismissed if a claim concerning the same subject matter is submitted repeatedly and does not bring any new facts. The Client will be informed of this in writing.

6.3. If the grounds for rejecting a claim cease to exist, the Company shall handle the claim, and the periods for dealing with it shall begin to run from the day on which the relevant ground ceased to exist.

7. OUTCOME OF HANDLING A CLAIM OR COMPLAINT

7.1. The Company shall gather, on its own initiative, all documents necessary for assessing the justification of the delivered complaint or claim. The Company shall assess the claim or complaint that has not been rejected by the Company under the preceding point in terms of its justification. The body responsible for the entire process of assessing the complaint or claim is the statutory body of the Company. The outcome of handling a complaint is the Decision on the Claim.

7.2. The Client will be informed of the outcome of handling the complaint or claim submitted by the Client electronically or in paper form, by registered letter, at the Client’s contact address stated in the claim or complaint.

7.3. If the Company establishes that the complaint or claim was submitted justifiably, it shall, at the same time as upholding the complaint or claim, decide on the method of remedying the matter and ensure that such remedy is carried out without undue delay, but no later than within 30 days of the adoption of such decision. The statutory body continuously evaluates Decisions on Claims and, on the basis of this activity, adopts general measures for the systemic remedy of risk elements.

7.4. If the Company assesses the claim or complaint as unjustified, it shall dismiss it.

8. FINAL PROVISION

8.1. This Complaints Procedure is published on the websites https://coinero.cz/ and https://trader.coinero.cz/ and is valid from 27 February 2026.

ANNEX NO. 1: COMPLAINT SUBMISSION FORM

1a. Information about the complainant

Surname / Name of legal person

First name

EUID or national registration/identification number

Company ID No. (if available)

Client reference number (if available)

Address (street, number, floor)

Postal code (postcode)

City

Country

Telephone

E-mail

1b. Contact details (if different from point 1a)

Surname / Name of legal person

First name

Address

Postal code

City

Country

Telephone

E-mail

2a. Information about the legal representative (if relevant)

(a power of attorney or another official document as proof of the appointment of the representative, to be attached to this form)

Surname / Name of legal person

First name

Registration number and identification code of the legal person (if available)

Address (street, number, floor) (for legal persons, registered office)

Postal code

City

Country

Telephone

E-mail

2.b Contact details (if different from point 2.a)

Surname / Name of legal person

First name

Address: street, number, floor (for companies, registered office)

Postal code

City

Country

Telephone

E-mail

3. Information about the complaint

3.a Full reference to the crypto-asset service to which the complaint relates (i.e. the name of the crypto-asset service provider, the reference number of the crypto-asset service or other references to the relevant transactions…)

3.b Description of the subject of the complaint. Provide any documentation supporting the stated facts

3.c Date (dates) of the facts that led to the submission of the complaint

3.d Description of the damage, loss or harm caused (where applicable)

3.e Other comments or relevant information (where applicable)

Place and date of submission

Signature of the complainant/legal representative

Attachment: Power of attorney or another official document as proof of the appointment of the representative YES/NO

Attachment: Copies of contractual documents relating to the investments to which the complaint relates YES/NO

Attachment: Other documents on which the complaint is based YES/NO