



WHAT TO DO IF YOU HAVE A COMPLAINT

Our Complaint Process

Filing a complaint with us

If you have a complaint about our services or a product, contact us at <https://chat.crypto.com/>

Or at:

Foris DAX CAN ULC
1700, 421 - 7th Avenue SW
Calgary AB T2P 4K9

Tell us:

- what went wrong;
- when it happened; and
- what is your desired outcome (for example, money back, an apology, account correction).

We will acknowledge your complaint	Help us resolve your complaint sooner
<p>We will acknowledge your complaint in writing as soon as possible, typically within two to five (2-5) business days of receiving your complaint.</p> <p>We may ask you to provide clarification or more information to help us resolve your complaint.</p>	<ul style="list-style-type: none">• Make your complaint as soon as possible.• Reply promptly if we ask you for more information.• Keep copies of all relevant document, such as letters, emails, and notes of conversations with us.

We will provide our decision

We normally provide our decision in writing, within 90 days of receiving a complaint, but we seek to resolve complaints within 14 business days of receipt where possible. It will include:

- a summary of the complaint;
- the results of our investigation; and
- our decision to make an offer to resolve the complaint or deny it, and any explanation of our decision.

If our decision is delayed

If we can't provide you with our decision within 90 days, we will:

- inform you of the delay;
- explain why our decision is delayed; and
- give you a new date by which to expect our decision.



<p>You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).</p> <p>If you are not satisfied with our decision</p> <p>You may be eligible for OBSI's dispute resolution service.</p> <p>If you are a Québec resident</p> <p>You may consider the free mediation service offered by the Autorité des marchés financiers (AMF).</p>	<p>A word about legal advice</p> <p>You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.</p>
--	---

Taking Your Complaint to OBSI

You may be eligible for OBSI's free and independent dispute resolution service if:

- we do not provide our decision within 90 days after you have made a complaint; or
- you are not satisfied with our decision.

OBSI can recommend compensation of up to \$350,000.

OBSI's service is available to clients of Crypto.com. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.

Who can use OBSI?

You have the right to use OBSI's service if:

- your complaint relates to a trading or advising activity of our firm or by one of our representatives;
- you brought the complaint to us within six (6) years from the time that you first knew, or ought to have known, about the event that caused the complaint; and
- you file your complaint with OBSI according to its time limits below.

Time limits apply

- If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended; and
- If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

Filing a complaint with OBSI	Information OBSI needs to help you:
-------------------------------------	--

**Contact OBSI**

Email: ombudsman@obsi.ca

Telephone: 1-888-451-4519 or 416-287-2877
in Toronto

OBSI will investigate

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer.

During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate in OBSI's investigations.

OBSI can help you best if you promptly provide all relevant information including:

- your name and contact information;
- our firm's name and contact information;
- the names and contact information of any of our representatives who have been involved in your complaint;
- details of your complaint; and
- all relevant documents, including any correspondence and notes of discussions with us.

OBSI will provide its recommendation

Once OBSI has completed its investigation, it will provide its recommendations to you and us. OBSI's recommendations are not binding on you or us.

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you wish to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

For more information about OBSI, please visit www.obsi.ca