Foris DAX Middle East FZE

Complaints Handling Procedure

We value customer feedback and strive to continuously improve our services through ongoing analysis of complaints handling data. Foris DAX Middle East FZE ("**Foris DAX ME**" or the "**Firm**". trading as "Crypto.com") addresses each complaint, with integrity, in an equitable, objective, and unbiased manner. All complaints, received by Crypto.com, are investigated promptly and thoroughly in accordance with applicable regulatory standards. If you have a complaint, kindly submit it per the process outlined below and we will do our utmost to resolve your issue without delay.

A Complaint means dissatisfaction by a Consumer with a product, service, policy, procedure or actions by Foris DAX ME that is presented to an Employee of the Company in Writing, verbally or through other electronic means.

1. How to submit a complaint

Please submit your complaint to complaints@crypto.com. Alternatively, customers may submit complaints in hard copy by mail to the registered office of the Company, via in APP chat, telephone, or through a third party such as a legal representative. To help us investigate and resolve your issue efficiently, please ensure your submission includes:

- Your full registered name, address, contact details and account identifier.
- A clear description of the facts and circumstances surrounding your claim.
- Relevant supporting documentation and/or evidence (e.g., transaction IDs, communications, screenshots).

Contact Details:

Email: complaints@crypto.com

Telephone: 12134747711

Registered office : WeWork, 08-143-021&022, Floor 8, The Offices 4, One Central, Dubai World Trade Center, Dubai, United Arab Emirates

2. Complaints involving Third-Party Entities

Where the provision of our services involves third-party entities (such as payment processors, banking partners and etc,):

- Crypto.com will directly receive, log, and coordinate the investigation of your complaint with the relevant third-party entity on your behalf. You do not need to contact third parties directly.
- Crypto.com remains strictly responsible to you for the overall handling and resolution of the complaint, regardless of third-party involvement.

3. Timeline and resolution process

The Company is committed to accepting and handling all submissions from customers, regardless of format or content. There are no formal criteria that a complaint must meet to be considered valid by the Company. Every complaint received will be formally recorded and acknowledged.

Any complaints raised in regard to virtual asset activities are formally recorded and acknowledged within **1 week** of a complaint being made.

Any complaints raised in relation to **Crypto.com Pay** are formally recorded and acknowledged within **two(2) working days** of a complaint being made.

We aim to provide a final outcome to any complaint within **4 weeks** of receipt.

The final outcome and response will include:

- whether we uphold or reject your complaint—in whole or in part—and outline any offer of redress or compensation, where appropriate.
- If any part of your complaint is rejected, we will provide a clear and detailed explanation of why. *(Please note: We may be unable to share specific details if doing so is restricted by law or relates to our financial crime compliance obligations).*
- If you remain unsatisfied with our final decision, we will provide clear instructions on how you can escalate your complaint to the relevant regulatory Complaint Resolution Mechanism.

Under extreme circumstances, such as complex investigations (including those requiring third-party coordination) that cause a delay, we will formally notify you within **4 weeks** of your submission, outlining the reason for the delay and expected next steps.

In all circumstances, we strive to reach a final resolution and issue a final response within **8 weeks** of receiving your complaint.

4. Complaint handling fee

No fees or charges are imposed by the Company to a customer for the submissions or handling of complaints.

5. Further escalation

If you are still dissatisfied about **Crypto.com Pay** related product and service with our reply, you may choose to escalate a formal complaint in writing addressed to:
Address:
SANADAK Unit – Emirates Institute of Finance Building – Ground Floor – Sultan Bin Zayed The First Street - Abu Dhabi
P. O. Box: 95139, Abu Dhabi, U.A.E
Phone: 800SANADAK (800 72 623 25)
Email: info@sanadak.gov.ae

You can find more information on the Sanadak process and applicable fees through the following link: https://www.sanadak.gov.ae/en/. Please note that charges may apply if you choose to engage legal representation or mediators.

6. Security Measures

Your complaint will be handled as confidential and logged in a secure system. Records of your complaint, evidence submitted, the investigation and our correspondence will be kept for eight(8) years from the date of resolution to comply with the applicable laws.

For more information regarding how we handle your personal data, please refer to the relevant privacy notice.
Should you have any further questions, please contact us via the Crypto.com in-app chat or at https://chat.crypto.com/.

This Policy is provided for informational purposes only. In the event of any discrepancy or conflict between a translated version of this Policy and the English version, the English version shall prevail.

Disclaimer:

Foris DAX Middle East FZE ("Foris DAX ME", "Crypto.com" or the "Firm") a private limited company incorporated in the United Arab Emirates with registered number L-2261and registered address at WeWork, 08-143-021&022, Floor 8, The Offices 4, One Central, Dubai World Trade Center, Dubai, United Arab Emirates.

Foris DAX ME is a financial services firm regulated by Virtual Assets Regulatory Authority ("**VARA**") with reference number **VL/23/10/003** to commence the following business activities:

- Exchange service including Spot, Margin and Derivatives*
- Broker dealer service
- Management and investment service
- Lending and borrowing service

These categories are distinct and the products offered by each may include assets that are volatile that you trade at your own risk.Nothing mentioned on this site is intended as or should be read as investment advice or recommendation. Virtual Assets prices can go up or down and returns cannot be guaranteed. Virtual Assets are volatile and therefore may not be suitable for you. You should undertake independent evaluation and take into account your level of experience, financial situation and risk appetite. You are solely responsible for your own investment decisions. Terms and conditions apply.For more information, please refer to our: (i) Public Disclosure; (ii) Risk Disclosure Statement; (iii) Complaints Handling Guidance

Foris DAX ME is also holding the Store Value Facility ("**SVF**") with reference number 05.01.01.019.2026.02 authorised by the Central Bank of UAE ("**CBUAE**") in accordance with Federal Decreet Law (6) of 2025 regarding Central Bank, Financial Institutions Activities, Insurance Business and Store Value Facilities. Foris DAX ME offers **Crypto.com Pay** pursuant to the SVF licence.