VALUE BRIDGE SINGLE MEMBER INVESTMENT SERVICES S.A.

COMPLAINTS HANDLING POLICY

Last updated: 30th of June 2026

Important notice. This Policy explains how clients may submit complaints regarding the Crypto-Asset Services and how Value Bridge handles them.

1. Introduction and Company Information

1.1. Value Bridge Single Member Investment Services S.A. is a Greek investment services firm authorised and regulated by the Hellenic Capital Market Commission (HCMC) under the Markets in Financial Instruments framework and Law 4514/2018, which transposed Directive 2014/65/EU on markets in financial instruments into Greek law.

1.2. Value Bridge's HCMC license number is 6/927/31-8-2021. Value Bridge is registered in Greece under GEMI with register number 161690660000. Its registered office is at 43 Aiolou Street, 3rd floor, 10551 Athens, Greece.

1.3. Value Bridge has submitted a notification to HCMC under Article 60 of Regulation (EU) 2023/1114 on Markets in Crypto-assets (MiCA), Protocol No. 8101. The relevant crypto-asset service is the reception and transmission of orders for crypto-assets on behalf of clients.

1.4. Value Bridge has adopted this Complaints Handling Policy in order to ensure a fair, clear, and timely process for handling complaints that may arise from the provision of the Crypto-Asset Services.

1.5. This Policy applies to complaints relating to the reception and transmission of orders for crypto-assets, onboarding, order submission, order transmission, compliance checks, fees, client communications, and other matters connected with the Crypto-Asset Services.

2. Definition of a Complaint

2.1. A complaint means any written expression or statement of dissatisfaction addressed to Value Bridge by a client or prospective client and relating to the provision or proposed provision of the Crypto-Asset Services in accordance with the requirements of Commission Delegated Regulation (EU) 2025/294 of 1 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the requirements, templates and procedures for the handling of complaints by the crypto-asset service providers.

2.2. A general request for information, technical support request, status inquiry, or request for clarification will not normally be treated as a complaint unless it clearly expresses dissatisfaction and requests investigation or remedy.

3. Submitting a Complaint

3.1. A complaint should be submitted in writing through the complaint form made available by Value Bridge on its website, where available, or by email to complaints@valuebridge.global.

3.2. The complaint should include the following information:

Section	Information to be provided in the complaint
Complainant	Full name or legal name; client ID/account number, if any; identification/registration number; LEI, if available; address/registered office; country; telephone; email.
Contact details, if different	Contact person/name; address; country; telephone; email to be used for correspondence regarding the complaint.

Representative, if applicable	Full name/legal name of representative; registration number and LEI, if available; address/registered office; telephone; email; power of attorney or other proof of authority.
CASP/service concerned	Name of the crypto-asset service provider; relevant crypto-asset service; account, order, transaction, payment, wallet, transfer or other reference number.
Subject of complaint	Clear description of the issue, including what happened, what service/transaction it concerns, and why the complainant is dissatisfied.
Date of facts	Date or period when the relevant facts occurred.
Damage or impact	Description of any loss, damage, delay, incorrect execution, rejected transaction, excessive charge, failed transfer, or other negative impact.
Requested outcome	What the complainant asks the CASP to do, for example explanation, correction, refund, execution of transaction, fee adjustment, compensation, or another remedy.
Supporting documents	Copies of relevant documents, screenshots, transaction confirmations, payment evidence, correspondence, blockchain transaction hash, fee disclosure, order confirmation, or other evidence.
Signature and date	Date of complaint and signature of the complainant or authorised representative, if submitted in signed form.

3.3. The complaint should include the client's full name, contact details, account or onboarding reference where applicable, transaction or order reference where applicable, a clear description of the issue, relevant dates, supporting documents or evidence, and the remedy requested.

3.4. Value Bridge may request further information or documents where necessary to investigate the complaint.

4. Acknowledgement of Complaint

4.1. Value Bridge will acknowledge receipt of the complaint without undue delay but not more than within five (3) business days from receipt, and will provide a unique reference number for the complaint.

4.2. The unique reference number should be used in all future contact with Value Bridge, the Hellenic Financial Ombudsman, and/or HCMC regarding the specific complaint.

5. Handling and Investigation

5.1. Once the complaint is acknowledged, the Compliance Department or other responsible function of Value Bridge will review it carefully and investigate the circumstances surrounding the complaint.

5.2. Value Bridge will make every effort to investigate the complaint without undue delay and provide the outcome of its investigation within a maximum of two (2) months from the date the complaint was submitted.

5.3. During the investigation process, Value Bridge may contact the complainant by email, telephone, or other communication channel to obtain further clarifications, information, or evidence.

5.4. The complainant is expected to cooperate with Value Bridge and provide accurate and complete information in order to facilitate the investigation and possible resolution of the complaint.

6. Holding Response and Final Response

6.1. If a complaint requires further investigation and cannot be resolved within two (2) months, Value Bridge will issue a holding response in writing or other durable medium.

6.2. The holding response will indicate the reasons for the delay and when Value Bridge expects the investigation to be completed.

6.3. In any event, Value Bridge will provide the outcome of its investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and the complainant's cooperation.

6.4. When Value Bridge reaches an outcome, it will inform the complainant of its final decision, explain its position, and state any remedial measures it intends to take, if applicable.

7. Closure of Complaint

7.1. Value Bridge may consider a complaint closed where the complainant fails to respond to requests for information within three (3) months from the date of submission of the complaint.

7.2. Where the complainant provides a valid reason for not responding within that period, Value Bridge may reopen the investigation in good faith.

8. External Escalation

8.1. If the complainant is not satisfied with Value Bridge's final decision, the complainant may submit the complaint to the Hellenic Financial Ombudsman and seek mediation where applicable.

8.2. Contact details of the Hellenic Financial Ombudsman: website https://hobis.gr/, email info@hobis.gr, postal address 1 Massalias Street, 106 80 Athens, P.O. Box 9166, 100 32 Athens, telephone 210-3376700, fax 210-3238321.

8.3. It is important to contact the Hellenic Financial Ombudsman within four (4) months of receiving Value Bridge's final response, otherwise the Hellenic Financial Ombudsman may not be able to deal with the complaint.

8.4. The complainant may also maintain a complaint with HCMC. Contact details of HCMC: website https://www.hcmc.gr/, postal address 1 Kolokotroni & Stadiou Str., 105 62 Athens, Greece, telephone (+30) 21033.77.100, fax (+30) 210-33.77.210.

8.5. HCMC does not have restitution powers and therefore does not investigate individual complaints in the same way as a dispute resolution body. The complainant's right to take legal action remains unaffected.

9. Records

9.1. Value Bridge maintains records of complaints, supporting documents, investigations, communications, outcomes, and remedial actions in accordance with Applicable Law and internal policies.