



## 1. General

1.1. If you are a registered user and you are not satisfied with the services or activities of Lendermarket, you may submit a complaint to Lendermarket by following the instructions set out in this policy.

1.2. "Complaint" means any statement of dissatisfaction submitted by a client to a crowdfunding service provider, relating to the provision of crowdfunding services as defined in point (a) of Article 2(1) of Regulation (EU) 2020/1503.

1.3. To ensure effective complaints handling, the complaint must be filed by using the template referred in point 2.2 and available on our website. This form and the procedure is harmonized among crowdfunding service providers across the European Union under the Crowdfunding Regulation.

1.4. Lendermarket annually reviews this policy and updates it, when necessary, for example when changes have been made in the applicable regulation. The version on the Lendermarket website is always the policy which is in force.

## 2. Filing the complaint

2.1. Filing and handling of the complaint is free of charge.

2.2. The complaints must be filed via the Lendermarket platform by using the [standard template](#).

2.3. To help us assess your complaint thoroughly and respond promptly, please ensure your submission includes the following:

- Your personal and contact details, including full name, address, phone number, and email;
- Details of any authorised representative, along with a valid power of attorney or other official document confirming their authority to act on your behalf;
- Reference to the relevant investment or agreement, such as project name, transaction ID, or contract number;
- A clear summary of the issue, including what happened, when it occurred, and why you are dissatisfied;
- Description of any loss, damage, or detriment suffered, if applicable;
- Any supporting documents or evidence, such as correspondence, screenshots, or contractual records;
- Your preferred resolution or outcome, if you wish to suggest one;

2.4. To ensure that we will be able to provide you swift responses, we would appreciate it if you could submit your complaint in English. Nevertheless, the complaint form is available and may be submitted in the following languages: English, German, Spanish, French, Finnish, Polish and Italian.

## 3. Investigation of the complaint

3.1. Lendermarket will acknowledge receipt of the complaint and confirm if the complaint is admissible within 10 working days after the submission of the complaint. If the complaint is considered admissible, Lendermarket will provide an estimation on the time needed for responding to the complaint. In case a complaint is considered as inadmissible, Lendermarket will provide a clear reason for that.

3.2. Upon receipt of an admissible complaint, Lendermarket will, without undue delay, assess whether the complaint is clear and complete. In particular, Lendermarket will assess whether the complaint includes all relevant evidence and information.

3.3. If the complaint is not understandable or is based on the documents that are not freely available for Lendermarket, Lendermarket will promptly request additional information and documents necessary for the proper handling of the complaint.

3.4. Lendermarket will keep the complainant duly informed about the further handling of the complaint and reply to reasonable information requests made in this regard by the complainant without any undue delay.

3.5. If a final response cannot be provided to the complainant within the term indicated in the letter of acknowledgement, Lendermarket will inform the complainant of the new term and explain the reasons for the delay.

#### **4. Decision on the complaint**

4.1. In general, the decision on the complaint will be provided as soon as possible but not later than 30 working days, after the receipt of an admissible complaint.

4.2. If the decision on the complaint could not be provided due to the complicity of the complaint or other good reason (such as need to involve a lawyer or attorney at law) within 30, working days from the confirmation of an admissible complaint, Lendermarket will clearly inform the complainant about the causes of the delay and specify the deadline by which the complainant is expected to receive the decision.

4.3. A decision on the complaint will address all points raised in the complaint and state the reasons for Lendermarket's position.

4.4. If Lendermarket finds the complaint to be justified, Lendermarket recovers the rights of the complainant which were violated without undue delay or provides another suitable solution for the complainant.

4.5. In case the decision does not satisfy the complainant's demand or only partially satisfies it, the complainant has a right to file a complaint to [The Financial Services and Pensions Ombudsman](#).

#### **5. Communication with complainants**

5.1. The complaints handling will be managed by the Customer Experience Unit, e-mail address: [support@lendermarket.com](mailto:support@lendermarket.com).

5.2. Lendermarket communicates with the complainant electronically by e-mail address provided in the complaint or, upon the complainant's explicit request, in paper form.

5.3. Any communication that is addressed to a complainant, including the decision on the complaint, will be made in the language in which the complainant filed its complaint pursuant to point 2.4 of this policy.

5.4. Lendermarket will do their best to communicate with complainants in a clear, plain language that is easy to understand.

#### **6. Data retention**

6.1. We retain your personal data and documents related to your complaint for up to three years following the termination of your customer relationship with Lendermarket.

In the event of legal proceedings, regulatory investigations, or other relevant obligations, we may be required to extend the retention period beyond this timeframe.

6.2. You can find more information on how we process your data in [Lendermarket's Privacy Notice](#).