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A. How to File a Complaint with Trustyfi?

Summary of our Complaint-handling procedures.

At Trustyfi, every complaint is treated with the highest priority, and strict guidelines are followed to investigate it. Trustyfi is committed to handling every complaint professionally, accurately, and impartially. When contacting us by email, it helps if you include any relevant information or documents. We aim to resolve your complaint as quickly as possible and will take the following steps upon receipt of a complaint:

- You can file a complaint using the **attached template** or your own text, and email us at **info@trustyfi.ch,** attaching supportive documents.
- Trustyfi ensures that an employee with the correct authority starts an investigation.
- You will receive written confirmation within a maximum of **3 working days**.
- If there are unforeseen delays and your complaint cannot be handled within **14 working days**, you will be informed. You will receive an explanation of why a definitive answer is not forthcoming and when you can expect one.
- You can expect a detailed response within **14 working days** or within a term not exceeding **two months** in complicated cases.

How to file a complaint?

Please contact us through any of the following channels:

- Email us at **info@trustyfi.ch**
- By Post: Trustyfi Sàrl, Rue de Carouge 28, 1205 Geneva, Switzerland

While a complaint Template is available below, its use is not mandatory. You may submit your complaint verbally or in writing. Regardless of the method, please provide the following information to ensure efficient processing:

- Your Contact Details: Full name and address.
- Complaint Description: A clear and concise description of the issue.
- Impact: A description of any negative consequences, losses, or damages you have experienced as a result of the issue.
- Supporting Information: Relevant facts, circumstances, dates, and supporting documentation.

Please be aware that we will process the personal details you provide in accordance with our Privacy Notice.

Complaint Handling Process.

Trustyfi`s complaint-handling process consists of the following stages:

1. **Registration:** Upon receiving your complaint, we will register it and assign a unique reference number.
2. **Acknowledgement:** We will acknowledge receipt of your complaint in writing (including electronically) within 3 (three) business days, providing the following information:
    - The reference number assigned to your complaint.
    - The identity and contact details of the designated complaints officer or department, including their telephone number and email address.
    - The date of receipt of your complaint.
    - If submitted electronically, a copy of your complaint.
3. **Inadmissibility check:** If the complaint is deemed inadmissible (e.g., outside our remit), we will inform you in writing within 3 (three) business days of receipt, explaining the reason(s) for inadmissibility.
4. **Investigation:** A designated complaints officer will investigate your complaint thoroughly and impartially. We may request additional information from you if necessary, provided it is not already in our possession. We will cooperate with any reasonable requests for information from you.
5. **Assessment and Response:** Complaints will be categorized based on their nature and severity and will be responded to as follows:
    - **Non-Serious Complaints**: For less complex complaints, the complaints officer will aim to provide a written response within **14 business days**.
    - **Serious Complaints**: Serious complaints, or those indicating potential systemic issues, will be escalated to the Senior Management and potentially the Board of Managers (gérance). We will aim to provide a written response within 14 business days. If this is not feasible, we will inform you in writing before the expiry of this period, explaining the reason for the delay and providing an estimated timeframe for resolution, not exceeding **two months** from the date of the original complaint. In exceptional circumstances, if a final decision cannot be reached within two months, we will inform you of this without delay, stating the expected decision date.

Our response.

We will provide you with a comprehensive written response in English and in the language you used to submit it, provided it is a language we use in our communication or the official language of the country where we provide our services, addressing all points raised in your complaint. The response will typically include:

- Our findings and conclusions from the investigation.
- Any corrective actions taken or planned.
- A clear explanation of the rationale behind our decision.

Record Keeping.

We will maintain records of all complaints received and their resolutions.

Further options. If you are not satisfied with our response, you may bring your claim before the competent Swiss courts; as a rule, court proceedings are preceded by a conciliation procedure before the competent conciliation authority (Art. 197 et seq. of the Swiss Civil Procedure Code). SO-FIT supervises Trustyfi's compliance with anti-money laundering obligations only and does not handle individual client complaints. Trustyfi is currently not affiliated with a Swiss ombudsman office.

Contact.

For any questions regarding this policy or to request a complaint template, please contact us using the details provided above.

B. Complaint Template Form

A. Please provide us with your details.

1. _____
   Your first and last name and, if applicable, your company name
2. _____
   Your company registration number (if applicable)
3. _____
   Address
4. _____
   Email address.

B. Your Complaint.

1. _____
   _____
   _____
   Description of your complaint.
2. _____
   _____
   Description of damage, loss, or harm caused (if applicable).
3. _____
   Date of signing.
4. _____
   Signature.

C. Supportive Documents.

Please attach to the email all supportive documents relevant to your complaint.