

## Client complaints regarding crypto-asset services at Bank Frick

As a provider of crypto-asset services, we take our clients' satisfaction very seriously. If you are not satisfied with our services or notice anything amiss, you can file a complaint **free of charge**.

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### 1 Prerequisites for the admissibility of complaints

- **Group of persons concerned:** complaints may be submitted by our clients or their authorised representatives.
- **Link to the service:** the complaint must relate to a crypto-asset service that we provide. Any complaints concerning crypto-asset services not provided by us will not be processed.
- **Full information:** the complaint must contain all relevant information (see point 2).

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### 2 How do I file a complaint?

You can submit your complaint **in German or English** as follows:

- **In person:** directly with your contact person
- **By e-mail:** [beschwerde@bankfrick.com](mailto:beschwerde@bankfrick.com)
- **By post:** Bank Frick AG, Landstrasse 14, 9496 Balzers, Liechtenstein

Please provide the following information in your complaint:

- Your full name and contact details
- A detailed description of the problem
- Relevant documents or proof
- Date and time of the incident

Alternatively, you can use the standardised complaint form in accordance with **Delegated Regulation (EU) 2025/294**, which can be found at this link <https://www.bankfrick.li/en/legal-information>.

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### 3 Procedure for handling complaints

After receiving your complaint, we will process your complaint in accordance with statutory requirements:

1. **Confirmation of receipt:** you will receive confirmation of **receipt of your complaint within five banking days**.
2. **Review of the complaint:** we will analyse your concern carefully and may request further information from you if any details are unclear or incomplete.
3. **Decision:** as a rule, we will respond **within fifteen banking days** of receiving your complaint. Within **two months** at the latest, you will receive a written response with our decision and, if

appropriate, any proposed action. If processing is not possible within this period, you will be informed in good time.

4. **Entry in the internal complaint register:** we will log your complaint and the manner in which it has been processed in our internal electronic complaint register.

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## **4 Other ways to file a complaint**

If you do not agree with the outcome, you have the option of referring your concern directly to the extrajudicial Conciliation Board in Liechtenstein. The Conciliation Board is a neutral mediator for the resolution of disputes between clients and banks that can be called on at no cost. Further information in this regard can be found at <http://www.schlichtungsstelle.li/>.

We always strive to find customer-friendly and fair solutions for your concerns.