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This document sets out the rules for submitting, examining and processing complaints regarding the operation of the Crypto-Holdings Platform at the website crypto-holdings.io, through which Axenor Holdings OÜ, a limited liability company with its registered office in Estonia at: Rahumäe tee 6b-67, Harju County, Tallinn, Kristiine District, Estonia, registered in the Estonian Commercial Register under number 17426720 (hereinafter referred to as Crypto-Holdings or the Service Provider).

1. Complaints are accepted in any form.
2. Complaints should be submitted by:
 - 2.1. letter, to the address of the Axenor Holdings OÜ registered office (Harju maakond, Tallinn, Kristiine linnaosa, Rahumäe tee 6b-67, Estonia); or
 - 2.2. e-mail addressed to: contact@crypto-holdings.io;
3. Complaints can be submitted and are processed free of charge.
4. The complaint should include:
 - 4.1. the complainant's data (name; registry number/individual identification number; business/residential address, telephone; e-mail; details which would allow to identify the User, such as User ID);
 - 4.2. description and possible documentation on the subject of the complaint;
 - 4.3. complete information about the advertised service/product offered by Crypto-Holding (e.g., payment ID, wallet address associated with the payment, network transaction ID, etc.);
 - 4.4. the date of the reported irregularity;
 - 4.5. description of the harm, loss or damage caused, if any;
 - 4.6. the complainant's expectations as to how the problem will be resolved;
 - 4.7. any other comments relevant to the consideration of the complaint;
 - 4.8. if the complaint is filed by an attorney or legal representative, a document confirming the authorization to act.

5. The conditions for the admissibility of the complaint (the necessary elements for the admission of the complaint to the merits) remain the following:

5.1. the complaint is related to Crypto-Holding's Platform activities;

5.2. the complaint is not anonymous, and the complainant has provided contact information to send Crypto-Holding's response to the filed complaint (delivery address or e-mail address).

6. Complaints may be submitted using the template available in the future on the Platform, although use of the template is not mandatory and is only intended to facilitate the complaint submission process.

7. Complaints may be filed in any of the languages used by Crypto-Holding to promote its services or communicate with its customers, and moreover, in the official languages of the countries in which Crypto-Holding is based or provides services, which are also official EU languages (i.e. all languages in which Crypto-Holding Platform website is available).

8. Crypto-Holding shall communicate with the complainant in the language in which the complainant filed the complaint, provided that the complaint was filed in one of the languages referred to in point 7 above. Otherwise, communication with the complainant shall be in English, with a request to submit the complaint in one of the languages referred to in point 7.

9. Complaints are received on behalf of Crypto-Holding by the Customer Service Department (Support), which then immediately upon receipt of the complaint assigns the solution to the appropriate Crypto-Holding department responsible for the services/products to which the complaint relates.

10. The processing of the Complaint follows the following schedule, the stage of which are described in detail below:

10.1. Confirmation of acceptance of complaint for examination with information on the admissibility of the complaint; Up to 6 working days from the date of receipt of the complaint;

10.2. Request to the complainant to supplement the complaint; Up to 14 days from the date of receipt of the complaint;

10.3. Possible one-time extension by Crypto-Holding of the time limit for processing the complaint; Up to 14 days from the date of receipt of the complaint;

10.4. Consideration of the complaint and sending a response to the complainant. Up to 14 days

from the date of receipt of the complaint, or the date of submission of a completed complaint, or the date Crypto-Holding sends information about the extension of the deadline for processing the complaint.

11. Crypto-Holding acknowledges receipt of complaint without undue delay, no later than within 6 business days. Confirmation of receipt of the complaint shall include:

11.1. information whether complaint meets the conditions of admissibility referred to in point 5 above, and if inadmissibility is found, the relevant reasons for the decision to reject complaint as inadmissible shall also be attached;

11.2. contact information, including the email address and telephone number of the person or department to whom the complainant may direct any inquiries related to the complaint filed;

11.3. the date of receipt of the complaint;

11.4. schedule applicable to Crypto-Holding's handling of complaints;

11.5. in the case of an electronic complaint form, a copy of the complaint submitted.

12. Complaints will be considered in the order of receipt, but no later than 14 (fourteen) days from the date of receipt. In the process of investigating the complaint, Crypto-Holding shall take all necessary actions to collect and investigate all relevant information regarding the complaint. If the complaint does not contain the information necessary for its consideration, Crypto-Holding will ask the complainant to supplement the complaint to the necessary extent, and the 14 (fourteen) day period will then run from the date of delivery of the supplemented complaint.

13. In justified cases, Crypto-Holding may extend the deadline for processing the complaint by an additional 14 (fourteen) days, of which the complainant will be informed.

14. During the complaint process, Crypto-Holding duly informs the complainant about issues related to the processing of the complaint, as well as responds without undue delay to the complainant's reasonable requests for information regarding the pending complaint.

15. As a rule, communication is carried out by e-mail address indicated in the complaint, or at the request of the complainant in paper form.

16. Crypto-Holding's decision on the consideration of the complaint shall include a detailed statement of reasons relating to all the issues raised in the complaint and include information on possible remedies leading to the resolution of the problem.

17. The complainant has the right to appeal against the decision made by Crypto-Holding regarding the complaint. The appeal can be submitted in the same forms as those intended for filing the complaint, as specified in point 1 above. The rules for processing complaints, including the timetable, apply accordingly to the appeal process.

18. Complainants also have the right to turn to the EFSA, or lodge the complaint in a court in accordance with the procedures stipulated in the legal acts applicable in Estonia (including the Regulation (EU) No 1215/2012 of the European Parliament and of the Council of 12 December 2012 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters). By default, all disputes are settled in Harju County Court, subject to deviations provided in the law. If the complainant is a consumer, the complainant has the right to submit the complaint to the consumer disputes committee through the Consumer Protection and Technical Regulatory Authority (in Estonian: Tarbijakaitse ja Tehnilise Järelevalve Amet). The customer's application to the Consumer Protection and Technical Regulatory Authority does not take away their right to apply to the court regarding the same matter.

19. Crypto-Holding provides appropriate technical tools, to collect all data on complaints, which provide security against unauthorized data leakage.

20. Information on the processing of the complainant's personal data, shall be found in the „Privacy Policy“.

21. A User who is a Consumer and acquires Tokens constituting crypto-assets other than asset-referenced tokens (ARTs) or e-money tokens (EMTs) directly from the Service Provider has the right to withdraw from the Token acquisition agreement.

22. The Consumer shall have 14 calendar days to withdraw from the Token acquisition agreement without incurring any fees or costs and without providing any reason.

23. The withdrawal period shall be calculated from the date on which the Consumer expressed consent to acquire the Tokens, i.e. from the moment the Consumer submits a declaration

through the Platform resulting in the conclusion of the Token acquisition agreement.

24. To exercise the right of withdrawal, the Consumer shall submit to the Service Provider a declaration of withdrawal:

24.1. in electronic form - to the following e-mail address: contact@crypto-holdings.io; or

24.2. in written form - to: Axenor Holdings OÜ, Harju County, Tallinn, Kristiine district, Rahumäe tee 6b-67, Estonia.

25. To meet the deadline, it is sufficient for the declaration to be sent before the expiry of the withdrawal period.

26. In the event of an effective withdrawal, the Service Provider shall reimburse the Consumer for all payments received from the Consumer, including, where applicable, any fees charged in connection with the acquisition of the Tokens. The reimbursement shall be made without undue delay and no later than within 14 days from the date on which the Service Provider was informed of the Consumer's decision to withdraw.

27. The reimbursement shall be made using the same means of payment as those used by the Consumer in the original transaction, unless the Consumer expressly agrees otherwise; in any event, the Consumer shall not incur any fees or costs in connection with the reimbursement.

28. If, prior to the submission of the withdrawal declaration, the Tokens have already been allocated or transferred to the Consumer's Wallet, the Service Provider may indicate the technical method for settling the withdrawal, provided that such settlement shall not involve any fees or costs on the part of the Consumer.

29. The right of withdrawal referred to above shall not apply if the Tokens were admitted to trading prior to their acquisition by the Consumer.

30. If the Service Provider limits the public offering of Tokens in time (subscription period), the right of withdrawal may not be exercised after the end of the subscription period.

31. The Service Provider shall provide the Consumer with information regarding the right of withdrawal, the rules for exercising it, and the applicable exceptions prior to the acquisition of Tokens on the Platform and, where applicable to a given issuance, in the relevant Whitepaper relating to the Token.

32. The provisions of this paragraph shall not exclude the application of mandatory provisions

of consumer protection law and other specific legal provisions which may provide for different rules of Consumer protection.

33. The provisions of this paragraph shall apply to Users who are Consumers and - to the extent provided for by applicable law - to natural persons using the Platform as entrepreneurs benefiting from consumer rights protections.

34. In the event of any conflict between the provisions of the Terms of Use and mandatory consumer protection laws, the provisions of applicable law shall prevail.