

Handling Complaints

When Cardano receives a complaint, Cardano will investigate the complaint and inform the client of its position within a reasonable period of time. Cardano will confirm receipt of the complaint to the client in writing and will always communicate with the client in clear language. To properly investigate a received complaint, Cardano may need to:

- Determine whether the person who submitted the complaint is authorised to represent the client, if this person is not the client himself;
- Request the client or third parties to submit (additional) information;
- Refer the client (in whole or in part) to a third party, if the client's complaint does not relate to the services provided by Cardano.

Cardano will investigate the complaint and determine whether the complaint of the client is upheld and how the client may be compensated. Cardano will communicate its position to the client. If Cardano's position does not (fully) satisfy the client's demand, Cardano's position will be accompanied by a well-founded explanation of Cardano's position. In addition, Cardano will inform the client of his option to submit his complaint to an alternative entity for dispute resolution or to submit his complaint to the competent court in Rotterdam.

A list of Dutch alternative dispute resolution entities can be found here: https://ec.europa.eu/info/live-work-travel-eu/consumers/resolve-your-consumer-complaint_en

It is also possible to contact Cardano's compliance officer to lodge a complaint or to request an update on a complaint that has already been lodged.

The compliance officer for Cardano Risk Management B.V. is Sandra Dijkgraaf, email: s.dijkgraaf@cardano.com

