Complaint Handling Procedures

The customer may lodge a complaint regarding the services/products provided or failed to be provided by R-WALLET (hereinafter referred to as the "Company"). After the company receives a customer complaint, it will deal with it as soon as possible.

1.1 How do I file a complaint?

The Customer may lodge a complaint with the Company by email (rcoinhk@gmail.com) detailing the circumstances of the complaint, including but not limited to the circumstances of the incident involved.

1.2 What data do you need to provide when making a complaint?

When filing a complaint, the customer is required to provide the necessary information to verify the customer's identity. To help us resolve customer complaints as quickly as possible, please provide the following data:

• the full name, address and other relevant personal information of the Customer, such as the account number or details of the relevant account (if applicable);

• A clear overview of the complaint;

• Provide copies of any supporting documents relevant to the complaint; and

• Corrective actions that the customer expects the company to take.

Any personal data collected is governed by the Company's Privacy Policy Statement.

1.3 How will the Company handle complaints?

Complaints will be handled by (a) employees who are not directly related to the complaint or (b) a compliance officer. If the complaint is processed within one (1) week of receipt of the complaint, the Company will state the outcome of the investigation to the complainant and explain why the Company made the decision. If the complaint is unsubstantiated or does not include the required information, the client will be notified that the company will not conduct an investigation.

If further investigation is required, the Company will send an acknowledgement to the Customer within one (1) week of receipt of the Customer's complaint. The Company aims to provide a written response to the complainant within four (4) weeks of receipt of the complaint and a final written response to the complainant within two (2) months of receipt of the complaint. The above timeline is for informational purposes only and is not a commitment as the handling of a complaint may be affected by a number of factors, such as the complexity of the complaint and the need for follow-up communication with the complainant in order to obtain further information. If the investigation takes longer than two months, the company will provide an interim report to the complainant on a case-by-case basis and the complexity of the complaint.

1.4 What if the customer is not satisfied with the survey results?

If the customer is not satisfied with the results of the investigation, the customer may provide new material, information or evidence to request the company to re-examine the decision, or refer the matter to other relevant regulatory authorities or relevant authorities.

If the Company is unable to resolve the Client's complaint with the Client, the Client has the right to refer the complaint to the Financial Dispute Resolution Centre ("FDRC") in Hong Kong. For FDRC's dispute resolution procedures, please refer to https://www.fdrc.org.hk/.

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