

COMPLAINTS HANDLING PROCEDURE

CoinMENA FZE

Complaints Handling Process

CoinMENA FZE is committed to handling client complaints fairly, consistently, transparently, and without undue delay.

A complaint may relate to any aspect of CoinMENA's services, including account onboarding, account access, deposits, withdrawals, transactions, order execution, fees, pricing, platform functionality, client service, or the conduct of CoinMENA personnel.

How to Submit a Complaint

Clients may submit complaints through any of the following channels:

Email: support@coinmena.com

Support Centre: <https://support.coinmena.com/hc/en-us>

In-App Support: Available through the CoinMENA application

Postal Address: 25th Floor, Premises No. 2501-EO-37, Sheikh Rashid Tower, Dubai World Trade Centre, Dubai, United Arab Emirates

Official Social Media Channels: X, LinkedIn and Instagram

Complaint Handling Process

Upon receipt of a complaint, CoinMENA will:

1. Acknowledge Receipt

We aim to acknowledge complaints within five (5) business days of receipt and provide a reference number where applicable.

2. Review and Investigate

The complaint will be assessed and investigated by the appropriate team. This may involve reviewing account activity, transaction records, communications, system logs, and other relevant information.

3. Keep You Informed

Where additional information or investigation is required, CoinMENA may contact you for clarification and will provide updates on the status of the complaint where appropriate.

4. Resolution and Final Response

CoinMENA aims to resolve complaints as soon as reasonably practicable. Once the review is complete, a final response will be provided outlining the outcome of the investigation and any corrective action, remediation, or redress where applicable.

Escalation

If you remain dissatisfied with CoinMENA's final response, or if your complaint has not been resolved within a reasonable timeframe, you may escalate the matter to the Dubai Virtual Assets Regulatory Authority (VARA) through VARA's official communication channels.

No Charge

CoinMENA does not charge clients any fee for submitting or pursuing a complaint.

Anti-Bribery, Corruption, Whistleblowing and Conflict-of-Interest Complaints

CoinMENA maintains policies and procedures that enable employees and stakeholders to report suspected wrongdoing, unethical conduct or breaches of applicable laws, regulations and CoinMENA policies.

CoinMENA has zero tolerance for bribery and corruption in any form, whether direct or indirect. Concerns may include suspected bribery, corruption, fraud, conflicts of interest, unethical conduct or other misconduct.

This reporting framework is available to employees, contractors, vendors, clients and any other person who becomes aware of a relevant concern. Reports made in good faith will be treated confidentially, to the extent reasonably possible, and whistleblowers will be protected from retaliation, victimisation or unfair treatment. CoinMENA will review reported concerns and take appropriate remedial, disciplinary or regulatory action where required.

Concerns may be reported through the following channels:

- **Email:** compliance@coinmena.com
- **Postal Address:** 25th Floor, Premises No. 2501-EP-26, Sheikh Rashid Tower, Dubai, United Arab Emirates.
- **Contact:** +971-588158392 or +971-581008097

Record-keeping

CoinMENA maintains records of all complaints received, actions taken, and complaint outcomes in accordance with applicable regulatory requirements.

For regulatory and audit purposes, CoinMENA will keep a record of:

- all complaints made by customers.
- all measures that CoinMENA has taken in response to complaints; and
- details of the resolution of all complaints.