SAFE PAY STREAM LTD

COMPLAINTS HANDLING POLICY

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Safe Pay Stream

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1. Purpose of this Policy

This Complaints Handling Policy ("**Policy**") sets out the principles and process applied by **SAFE PAY STREAM Ltd** ("**SAFE PAY STREAM**", "**we**", "**us**") for the fair, timely, and transparent handling of complaints received from clients.

This Policy applies to all complaints relating to:

- SAFE PAY STREAM's services;
- the conduct of SAFE PAY STREAM; or
- matters arising from the contractual relationship between SAFE PAY STREAM and its clients.

2. Contractual and Binding Nature

This Complaints Handling Policy forms an integral and binding part of the contractual framework governing the relationship between you and SAFE PAY STREAM Ltd.

It must be read together with, and is incorporated by reference into, the following governing documents (collectively, the Binding Contracts):

- General Terms & Conditions
- Disclaimer
- AML / ATF Policy
- Privacy Policy
- Website Terms of Use
- Any pricing, fees, or commercial terms accepted online

By engaging with SAFE PAY STREAM's services, you acknowledge that you have read and accepted this Policy as part of the Binding Contracts.

3. Who May Submit a Complaint

Complaints may be submitted by:

- clients of SAFE PAY STREAM Ltd; or
- authorised representatives acting on behalf of a client.

This Policy applies to business entities and professional individuals acting in a business or professional capacity.

4. What Constitutes a Complaint

A complaint is an expression of dissatisfaction relating to:

- the provision of services by SAFE PAY STREAM;
- delays, errors, or omissions;
- communication or handling of requests;
- application of fees or pricing;
- compliance or operational matters.

General inquiries, service requests, or routine operational questions do not constitute complaints unless expressly stated as such.

5. How to Submit a Complaint

Complaints must be submitted in writing using one of the following channels:

- **Email:** compliance@safepaystream.com
- **Website contact form**

To facilitate efficient handling, complaints should include:

- the client's name and reference;
- a clear description of the issue;
- relevant dates, transactions, or supporting information.

6. Acknowledgement of Complaints

SAFE PAY STREAM will acknowledge receipt of a complaint within a reasonable timeframe, typically within five (5) business days, unless circumstances require otherwise.

Acknowledgement does not constitute acceptance of the complaint.

7. Review and Investigation

Complaints are reviewed in a fair, objective, and proportionate manner.

SAFE PAY STREAM may:

- request additional information from the complainant;
- consult internal records or third-party service providers;
- assess compliance with applicable laws, policies, and contractual obligations.

Complaints are handled independently from commercial considerations.

8. Response and Resolution

SAFE PAY STREAM aims to provide a substantive response within a reasonable timeframe, taking into account the nature and complexity of the complaint.

Responses may include:

- explanation or clarification;
- corrective action where appropriate; or
- confirmation that no breach or error has been identified.

SAFE PAY STREAM is not obliged to agree with the complainant's position or requested outcome.

9. Record Keeping

SAFE PAY STREAM maintains records of complaints and their handling for:

- regulatory compliance purposes;
- internal governance and risk management;
- audit and supervisory review.

Records are retained in accordance with applicable laws, including AML / ATF and RPAA-related requirements.

10. Regulatory and Legal Considerations

Nothing in this Policy:

- limits SAFE PAY STREAM's rights under the General Terms & Conditions;
- creates additional obligations beyond those imposed by law or contract; or
- affects SAFE PAY STREAM's right to refuse, restrict, suspend, or terminate services in accordance with the Binding Contracts.

Where required by law, complaints or related information may be disclosed to competent authorities.

11. Updates to this Policy

This Complaints Handling Policy may be updated from time to time to reflect changes in law, regulation, or SAFE PAY STREAM's internal processes.

Updated versions will be published on SAFE PAY STREAM's website. Continued use of services constitutes acceptance of the updated Policy in accordance with the General Terms & Conditions.

12. Contact Information

All complaints and inquiries regarding this Policy should be directed to:

SAFE PAY STREAM Ltd
Email: compliance@safepaystream.com