



## Legal Notice

In accordance with Order of the Ministry of Economy 734/2004, of March 11, on Customer Service Departments and Services and the Ombudsman of Financial Entities, PayOk Financial Services S.L.U. has regulated the operation of its Customer Service (hereinafter, SAC) through internal regulations. Currently, and although this position is optional, PayOk Financial Services S.L.U. has additionally appointed an Ombudsman to resolve claims.

The SAC of our company, PayOk Financial Services S.L.U., in accordance with Ministerial Order 734/2004, is obliged to address and resolve the complaints and claims submitted by its clients related to their legally recognized interests and rights, and as a consequence of the services provided by PayOk Financial Services S.L.U.

The resolution of complaints and claims submitted to the SAC must be carried out within the following timeframes, depending on the type of claim and the status of the claimant:

A. For claims submitted by both consumers and non-consumers, which concern matters within the scope of Royal Decree-Law 19/2018 of November 23 on "Payment Services and other urgent financial measures" (hereinafter, Payment Services Decree-Law), which repeals the previous Law 16/2009 on Payment Services and transposes European Directive (EU) 2015/2366 of the European Parliament and of the Council, commonly known as PSD2, the period will be fifteen business days from the date of receipt of the claim by the Customer Service.

If exceptional circumstances arise for reasons beyond the control of the SAC or the Ombudsman and the claimant, which will be duly communicated and justified by means of a prior provisional response, the resolution period for claims may be extended to one month.

B. For claims submitted by consumers concerning matters outside the scope of the aforementioned Payment Services Decree-Law, the period will be one month from the date of receipt of the complaint or claim by the Customer Service, in accordance with the provisions of Section Three of Final Provision Five, Section Three of Law 7/2017 on Alternative Dispute Resolution.

C. For claims submitted by non-consumers whose subject matter falls outside the scope of the Payment Services Decree-Law mentioned in Section A of this article, the period will be two months from the date of receipt of the complaint and/or claim by the Customer Service.

If the claimant disagrees with the resolution issued, they may, where appropriate, turn to the Ombudsman in the case of complaints and claims by clients of PayOk Financial Services S.L.U. and/or to the competent complaints service according to the subject matter:

- Bank of Spain: Department of Institutions' Conduct and Claims.

In order to file complaints and claims with the complaints services of the Bank of Spain, it is necessary to have previously exhausted the procedures with the Customer Service or the Ombudsman, if such position is enabled.