



How to Lodge a Complaint

If you have a complaint, please contact us through one of the following channels:

- **Email:** [support@plutus.it]

Please provide as much detail as possible, including your name, contact details, and a clear description of the issue.

What Happens After You Submit a Complaint

1. **Initial Assessment:** Our front facing support team will attempt to resolve your complaint immediately. If possible and a solution is found we will ask you to confirm if your ticket can be closed. At this time you can choose to close the case or continue to lodge a formal complaint.

Once a formal complaint has been lodged:

2. **Acknowledgement:** We will acknowledge receipt of your complaint within three (3) business days. This will include the name and title of the person handling your complaint.
3. **Assignment:** A support team member will be assigned to handle your complaint. If they are involved in the matter, it will be referred to another qualified staff member.
4. **Investigation & Resolution:** We will investigate your complaint fairly, consistently, and promptly. If your complaint is upheld, we will determine an appropriate resolution, including possible redress or remedial actions. If redress is applicable, we will provide fair compensation and promptly process it once accepted by you.

Final Response:

- We will provide a final response or a written update within **15 business days** from receipt of the complaint, explaining any delays and when you can expect a final resolution.
- If, in exceptional circumstances, a final response cannot be provided within 15 business days, we will inform you of the reasons for the delay and provide a revised timeframe. In any case, a final response will be provided **no later than 35 business days** from receipt of the complaint.

Escalation Process

If you are not satisfied with our response, you may request a further review by escalating your complaint to a senior manager.

External Resolution

If you remain dissatisfied, you may be able to escalate your complaint to an external body, depending on the nature of the issue:

- **Financial Ombudsman Service (FOS) – UK:** If your complaint concerns our FIAT services, you may refer it to the FOS. [A link to their explanatory leaflet](#) will be provided as part of the complaints process. Complaints must be submitted within six months of receiving our final response.
- **European Commission’s Online Dispute Resolution (ODR) Platform – EU:** For general complaints, you may submit your complaint at <http://ec.europa.eu/consumers/odr/> after our internal complaints process has concluded.

Complaints Related to PLUTON Services

Please note that complaints regarding PLUTON Tokens and PLUTON services typically fall outside the jurisdiction of financial regulators such as the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) in the UK, as well as the Bank of Lithuania and the Financial Crime Investigation Service (FCIS) in the EU. We will make every effort to resolve these matters internally.

If you remain dissatisfied, you are free to escalate your complaint to any other relevant authority in your jurisdiction.

Special Considerations

- **Vulnerable Customers:** We recognise that some customers may be in vulnerable situations and will provide additional support where necessary.
- **Anonymous Complaints:** We accept and investigate anonymous complaints where sufficient information is available.

Closing Complaints

A complaint will be considered closed when:

- A final response has been provided.
- The customer accepts an earlier response in writing.
- The complaint is referred to FOS or other regulatory body, and they confirm in writing that the matter is closed.
- The customer has not responded within a reasonable timeframe.