

Complaints Handling Procedure

NEMOPAY GLOBAL CORP.

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Table of Contents

Complaints Handling Procedure.....	1
4.1 Our Commitment.....	1
4.2 What Is a Complaint.....	1
4.3 How to Submit a Complaint.....	1
4.4 Who Handles Your Complaint.....	2
4.5 Acknowledgement.....	2
4.6 Investigation and Response.....	2
4.7 AML/CTF, Sanctions and Compliance Matters.....	3
4.8 Records and Improvement.....	3
4.9 External Escalation.....	3

Complaints Handling Procedure

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4.1 Our Commitment

NEMOPAY GLOBAL CORP. (“NEMOPAY”) handles complaints fairly, consistently and promptly. This procedure sets out how clients and other persons affected by NEMOPAY’s services can make a complaint, who handles it and when they can expect a response. NEMOPAY has adopted this procedure as part of its own standards of service.

4.2 What Is a Complaint

A complaint is any expression of dissatisfaction, written or oral, about NEMOPAY’s services, processes, communications or decisions, where a response or resolution is expected.

A complaint is different from a routine enquiry or a request for information. If you are unsure whether your matter is a complaint, contact NEMOPAY and we will help you.

4.3 How to Submit a Complaint

Complaints should be made in writing and include:

Your full name, the name of your business and your contact details.

Your client reference and any payment or USDT sale reference, if applicable.
A clear description of the issue, including relevant dates.
Copies of supporting documents, if available.
The outcome you are seeking.

Field	Value
By email	support@nemopay.io
By post	Complaints, attention of the Director, NEMOPAY GLOBAL CORP., 1100 W 73rd Ave, Vancouver, BC V6P 6G5, Canada

If you raise a complaint orally, for example during a call with NEMOPAY, NEMOPAY records it in writing and sends you a copy so that there is a clear record.

4.4 Who Handles Your Complaint

Complaints are handled by NEMOPAY's Director.

Compliance-related complaints are handled by NEMOPAY's Money Laundering Reporting Officer (MLRO), who is NEMOPAY's Head of Compliance. Compliance-related complaints include complaints about onboarding decisions, requests for information or documents, compliance reviews, payments or USDT sales delayed or declined for compliance reasons, and the handling of personal information. If a complaint sent to support@nemopay.io is compliance-related, the Director passes it to the MLRO and tells you that the MLRO is handling it.

4.5 Acknowledgement

NEMOPAY acknowledges your complaint within five business days of receiving it. The acknowledgement:

- Confirms that the complaint has been received and is being reviewed.
- Tells you who is handling the complaint.
- Gives an estimated date for a full response.
- Asks for any additional information needed to investigate.

4.6 Investigation and Response

NEMOPAY investigates each complaint promptly and fairly. The investigation includes a review of the relevant payment or USDT sale records and communications and, where the complaint concerns a payment in the banking system or a transfer to a virtual asset service provider, enquiries with NEMOPAY's banking partner or the other institutions involved.

NEMOPAY provides a full written response within 30 calendar days of receiving the complaint. If more time is needed because of the complexity of the matter or because information is needed from a third party, NEMOPAY tells you within the 30-day period and gives a new date, which will not be later than 60 calendar days from receipt of the complaint in ordinary circumstances.

The response explains NEMOPAY's findings, the decision reached, any action taken or to be taken and, where the complaint is upheld, the remedy offered.

4.7 AML/CTF, Sanctions and Compliance Matters

Where a complaint relates to a payment or USDT sale that was delayed or declined because of anti-money laundering controls, sanctions screening, fraud prevention or a regulatory obligation, the law may restrict what NEMOPAY can disclose about the compliance action taken. In such cases NEMOPAY responds to the complaint and confirms what it can, including whether funds were returned and to which bank account, without disclosing information that the law does not allow it to disclose.

4.8 Records and Improvement

NEMOPAY keeps a record of every complaint, the investigation, the outcome and any action taken. The Director reviews complaints periodically, together with the MLRO for compliance-related complaints, to identify recurring issues and improve NEMOPAY's services and controls.

4.9 External Escalation

If you are not satisfied with NEMOPAY's response, you may raise relevant concerns with the following bodies. None of them resolves individual disputes between NEMOPAY and its clients, reverses transactions or awards compensation.

Bank of Canada: supervises NEMOPAY's compliance with the Retail Payment Activities Act. Concerns about a payment service provider's compliance with that Act may be raised with the Bank of Canada at www.bankofcanada.ca.

FINTRAC: supervises NEMOPAY's compliance with Canadian anti-money laundering law. Website: www.fintrac-canafe.canada.ca.

Office of the Privacy Commissioner of Canada: for privacy concerns. Website: www.priv.gc.ca.

Office of the Information and Privacy Commissioner for British Columbia: for privacy concerns where the British Columbia Personal Information Protection Act applies. Website: www.oipc.bc.ca.

EU or EEA data protection supervisory authority: for privacy concerns of individuals in the European Union or European Economic Area.

You may also seek independent legal advice or bring a claim before the courts.