

# CUSTOMER COMPLAINTS POLICY

**Effective Date:** April 23rd, 2025

**Last Revised:** May 27th, 2025

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## 1. Purpose

At COIN FLOW INC ("Company," "we," "us," or "our"), we are committed to providing excellent service to our customers. This policy outlines the process for handling customer complaints in a fair, timely, and efficient manner, in compliance with **Canadian consumer protection laws (PIPEDA)** and **EU regulations (GDPR and PSD2)**.

We value your feedback and take complaints seriously, using them as opportunities to improve our services. This policy applies to all aspects of our services, including money transfers, currency exchange, and payment solutions.

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## 2. How to Submit a Complaint

Customers can submit complaints through the following channels:

### 2.1 Online Submission:

- Use the contact form on our website at **coinflow.biz**.

### 2.2 Email:

- Send your complaint to our customer service team at **support@coinflow.biz**

### 2.3 Phone:

- Call our support team at + 1 646 757 13 01 during business hours:
  - Monday to Friday: from 8 am to 6 pm of EST time

### 2.4 Mail:

- Submit your complaint in writing to:

**COIN FLOW INC**

- Office 178, 145 1/2 Church Street Unit 5 Toronto Ontario M5B 1Y4 Canada
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## 3. Information to Include in a Complaint

To help us investigate and resolve your complaint efficiently, please provide the following information:

- Full name and contact information (email, phone number).
  - Transaction details (if applicable), such as transaction ID, date, and amount.
  - A clear description of the issue.
  - Any supporting documents or evidence (e.g., receipts, screenshots).
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## 4. Complaint Handling Process

### 4.1 Acknowledgment:

- We will acknowledge receipt of your complaint within **2 business days**.

### 4.2 Investigation:

- Complaints will be thoroughly investigated by our team.
- Depending on the complexity of the issue, investigations may take up to **30 business days**.

### 4.3 Resolution:

- We will provide a written response detailing the outcome of the investigation and any actions taken.
  - If your complaint requires additional time to resolve, we will keep you informed of the progress and provide an estimated resolution time frame.
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## 5. Escalation Process

If you are not satisfied with the resolution provided, you may request that your complaint be escalated. Our escalation process includes:

### 5.1 Internal Review:

- A senior team member or manager will review the complaint and the initial resolution.

### 5.2 External Resources:

- If you are still dissatisfied after the internal review, you may escalate the matter to the relevant regulatory authority:
    - **Financial Consumer Agency of Canada (FCAC):**
    - **For EU Residents:**
      - You may file a complaint with your local data protection authority (DPA) under GDPR.
      - You may also contact the European Consumer Centre (ECC) for cross-border disputes.
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## 6. Confidentiality and Recordkeeping

### 6.1 Confidentiality:

- All complaints will be handled with confidentiality. Information will only be shared with individuals directly involved in resolving the issue.

### 6.2 Recordkeeping:

- We will maintain records of all complaints for a minimum of **5 years**, as required by regulatory guidelines (e.g., PIPEDA, GDPR).
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## 7. Continuous Improvement

We use feedback and complaints to identify areas for improvement in our services, policies, and processes. Periodic reviews of complaints will be conducted to address recurring issues and implement preventive measures.

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## 8. Your Rights Under Canadian and EU Law

### 8.1 Canadian Consumer Protection (PIPEDA):

- Right to access your personal data.
- Right to request corrections to inaccurate data.
- Right to withdraw consent for data processing.

### 8.2 EU Consumer Protection (GDPR and PSD2):

- Right to lodge a complaint with a supervisory authority.
  - Right to a timely response (within 1 month under GDPR).
  - Right to escalate unresolved complaints to the European Consumer Centre (ECC).
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## 9. Contact Information

For questions about this policy or to submit a complaint, please contact us at:

- **Email:** [support@coinflow.biz](mailto:support@coinflow.biz), [info@coinflow.biz](mailto:info@coinflow.biz)
- **Phone:** + 1 646 757 13 01
- **Mailing Address:** Office 178, 145 1/2 Church Street Unit 5 Toronto Ontario M5B 1Y4 Canada

For EU residents, you may also contact our Data Protection Officer (DPO) at [dpo@coinflow.biz](mailto:dpo@coinflow.biz).