



CODE OF PRACTICE FOR COMPLAINT HANDLING

A guide to the Services and what to do if you have a problem.

The aim of the 1GLOBAL Germany Operations GmbH Code of Practice for Complaint Handling is to provide a clear guide to complaint handling and dispute resolution procedures should you experience a problem. Your statutory rights remain unaffected. This Code does not affect your legal rights and does not form part of a contract between you and 1GLOBAL.

How to get in touch

Please note that Revolut handles your complaint on behalf of 1GLOBAL. If your complaint is not resolved via Revolut, or if further escalation is required, your complaint may be escalated to 1GLOBAL for review.

It's always free to make a complaint. You can reach out to Revolut by:

- Email: formalcomplaints@revolut.com
- In-app chat: under the Help section

Customer Services

Contact: via the Revolut app, via email at help@1GLOBAL.com, or via post at:

1GLOBAL Germany Operations GmbH
Mergenthalerallee 79–81
65760 Eschborn
Germany

Complaint handling procedures

1GLOBAL endeavours to provide a high-quality customer experience. However, if you are not satisfied with the Services or have a billing dispute, you may raise a complaint. This section explains how to make a complaint and your options for further escalation.

1. Complaints

If you wish to raise a complaint regarding the Services, billing, or charges incurred, please do so via the Revolut app, or by email at help@1GLOBAL.com.

To help process your complaint efficiently, please provide:

- your full name;
- the subject of your complaint and the relevant period;
- a detailed explanation of the circumstances.

If necessary, you may be asked for additional information.

Once your complaint has been received, it will be acknowledged and you will receive updates where appropriate. You will be notified of the outcome in writing on a durable medium (e.g. email) as quickly as possible.

2. Acknowledgement of Complaint

Acknowledgements will include:

- a. confirmation that the complaint has been recorded;
- b. a reference number for your complaint;
- c. information on the next steps in the process;
- d. a link to this Code of Practice for Complaint Handling.

3. Complaint processing stages and target resolution time

Stage	Complainant	1GLOBAL	Target Response Time
1	First contact via app or email	Complaint recorded and acknowledged	Within 2 business days

Stage	Complainant	1GLOBAL	Target Response Time
2	—	Investigation and resolution of the complaint; additional information may be requested if necessary. 1GLOBAL may contact the complainant requesting further information or clarification. At the end of this stage, 1GLOBAL will provide the outcome of the complaint.	30 business days from complaint submission

4. Complaint records

In accordance with the Privacy Policy and applicable legal obligations, complaint records may be retained for a minimum period of one (1) year after closure of the complaint.

The following information may be recorded:

- a) your name and contact details;
- b) the date the complaint was raised and subsequent communications;
- c) details of the complaint, resolution, and any supporting documentation.

5. Refunds

Refunds are assessed on a case-by-case basis, taking into account the nature of the issue and applicable consumer rights. Where a service has not been provided as agreed, appropriate remedies, including refunds, may be granted. The extent of service usage may be considered when assessing the appropriate remedy.

6. Resolution and further options

1GLOBAL will endeavour to resolve all complaints in a timely manner.

If you are not satisfied with the outcome, you may escalate the matter to:

Telecommunications Consumer Arbitration Board (Schlichtungsstelle Telekommunikation)

Federal Network Agency (Bundesnetzagentur)

Website: <https://www.bundesnetzagentur.de>

You may initiate dispute resolution proceedings in accordance with Section 68 of the German Telecommunications Act (TKG).

1GLOBAL is willing to participate in dispute resolution proceedings before the Bundesnetzagentur.

You may also bring your claim before a competent court.