



CODE OF PRACTICE FOR COMPLAINT HANDLING

The aim of the 1GLOBAL Operations (Netherlands) B.V. Code of Practice for Complaint Handling is to give you a clear guide and to explain our procedures for complaint handling and dispute resolution if you have a problem. It doesn't affect your legal rights, or form part of a contract between you and us.

1. How to get in touch

Please note that Revolut handles your complaint on behalf of 1GLOBAL. If your complaint is not resolved by 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

2. Contact information for 1GLOBAL

1GLOBAL Operations (Netherlands) B.V.
The Valley, Beethovenstraat 547
South Tower, Level 5
1083 HK Amsterdam, the Netherlands

To contact us, simply call 707 from your 1GLOBAL mobile. Calls are free to call 707. Alternatively, you can call us from a landline on 020 3318 0742. These calls will be at the operator's standard rate. You can also email us at help@1GLOBAL.com.

If you'd like to receive this document in a different format, such as in large print or in Braille, email us at help@1GLOBAL.com or contact Customer Services on 707 or 020 3318 0742. This document is also available in Dutch upon request.

3. Acknowledgement of Complaint

Once you have made a complaint to 1GLOBAL, we will reply to you by email to acknowledge your complaint. This email will contain the following:

- a. Confirmation that the complaint is recorded;
- b. A timeframe for resolving your complaint;
- c. The unique reference number you submitted with the complaint, which will be used to identify and track your complaint;
- d. The next steps in the process; and
- e. A link to this Code of Practice for Complaint Handling.

4. Complaint processing stages and target resolution time

Stage	Complainant	1GLOBAL	Target Response Time
1	If the first contact by the complainant is made via phone	Assignment of a complaint unique ID. Acknowledgement of the complaint to the complainant. Customer support team aims to fully resolve the complaint on the first attempt. However it may not always be possible.	During the call to the extent possible
1	If the first contact by the complainant is made via mail or email	Assignment of a complaint unique ID Acknowledgement of the complaint to the complainant	2 business days
2	-	1GLOBAL investigates and seeks to resolve the complaint internally and, where required, with the complainant. 1GLOBAL may contact the complainant requesting further information or clarifications. At the end of this stage 1GLOBAL makes a determination on the complaint and provides the complainant with feedback and where applicable issue a "deadlock letter."	10 business days (from the complaint lodgment)

5. Complaint records

We will keep a record of your complaint for time necessary to resolve or for such other longer terms as we may be required or lawfully authorized to keep such records.

The following details shall be recorded:

- Your name, account number assigned to services by us, and contact details including a phone number and/or email address;
- The date the complaint was raised and dates of respective communication throughout the life cycle of the complaint until its closure;
- All communications with you including details of the response to the complaint, resolution and any determination in respect of the complaint, where relevant also including associated documentation.

In line with our Data Retention and Privacy Policy, we will retain these details on our system for a minimum period of one year after closure of the complaint.

6. Refund

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 the service usage may be considered when assessing the appropriate remedy. Where a refund is granted, it is typically applied as a refund to the same payment method that was used to purchase 1GLOBAL services.

7. Deadlock letter

1GLOBAL will endeavour to resolve all issues in a timely manner. If we are unable to resolve your complaint satisfactorily, we will issue a "deadlock" letter so that you may make a complaint through an independent alternative dispute resolution scheme or other if preferred by you due to your place of living. We will provide you with details of this service in a deadlock letter. If we are unable to resolve your complaint to your satisfaction, you may submit your dispute to the Geschillencommissie Telecommunicatiediensten, an independent alternative dispute resolution body. You can contact them directly at www.degeschillencommissie.nl.

7. Regulator and External Complaint Options

You may contact the Authority for Consumers and Markets (ACM) via ConsuWijzer at <https://www.consuwijzer.nl> to

obtain information about your rights or to report a concern. For the resolution of individual disputes, you may also refer your complaint to an independent alternative dispute resolution body such as the Geschillencommissie Telecommunicatiediensten (www.degeschillencommissie.nl) or a competent court.