

## Bitpanda Financial Services complaints management

**Note:** All of the information in this article describes the complaints management process for Bitpanda Financial Services (e.g. complaints in relation to the services of Bitpanda Financial Services or in relation to Bitpanda Stocks and ETFs). For any other questions or potential problems, please see [this article](#) to learn more about what you can do.

Financial Services strives to provide the best possible services to customers in terms of their concerns, their wishes and their needs, and to offer a unique user experience. In particular, with regard to the financial instruments offered through the Bitpanda systems, Bitpanda aims to provide a fast, convenient and reliable service that complies with any and all applicable rules and laws.

If, contrary to expectations, there is a cause for complaint, Financial Services asks customers to report any dissatisfaction so that Financial Services can continuously improve the provided services.

Complaints can be submitted at any time either via the [contact form](#) (Helpdesk) or email ([support@bitpanda.com](mailto:support@bitpanda.com)).

Financial Services requires the following information to be provided with each complaint:

- A brief description of the facts;
- First and last name;
- The email address used for registration;
- The interface used (desktop version or app)

In all cases, the complaint will be handled and resolved as soon as possible. As a rule, Financial Services will aim to process the complaint within a few working days and will try to send an appropriate reply to the customer.

Financial Services has established a complaints management process. All complaints are forwarded to the complaints management department without delay. An attempt will be made to inform the complainant about the processing and the estimated time for resolution within two business days. Should there be any delays, the customer will be informed of the reasons for this. Customer complaints are subject to strict confidentiality. Records concerning the actions taken to resolve complaints shall be kept for at least five years.

Complaints are first subject to a formal examination. If the complaint cannot be attributed to the company, the complainant will be informed of this with a detailed explanation. If Financial Services or another company is obviously not responsible, the complaint will not be answered individually and instead, a general response will be given.

If accountability has been established, it will be examined whether the complaint is justified. If the complaint is unfounded because it is not a service shortcoming on the part of the company, the complainant will be informed of this in writing.

If the complaint is justified, it must be determined whether it is a shortcoming that can be remedied immediately or a shortcoming that requires further processing. A shortcoming that can be remedied immediately will be dealt with immediately and appropriate measures will be taken. The complainant will then be informed of the measures to be taken.

If the shortcoming cannot be remedied immediately, a solution will be worked out and the complainant will be informed accordingly. As soon as a suitable measure has been worked out, it is to be implemented by the technically and appropriately responsible team member. The customer will then be informed that the shortcoming has been remedied.

In general, Financial Services strives to respond to each complaint within a few days. In exceptional cases, a longer processing time may be necessary. The reply will always and exclusively be sent by email to the email address registered on the Bitpanda system.

Customers and potential customers also have the option of using one of the alternative complaints bodies listed below (alternative dispute resolution) or filing a civil lawsuit:

- Schlichtung für Verbrauchergeschäfte (Arbitration for consumer transactions), 1060 Vienna, Mariahilfer Straße 103/1/18: [www.verbraucherschlichtung.at](http://www.verbraucherschlichtung.at)
- Ombudsman of the Professional Association of Financial Service Providers, available at [fdl.ombudsstelle@wko.at](mailto:fdl.ombudsstelle@wko.at)
- The EU Commission platform for Online Dispute Resolution; Website: <https://ec.europa.eu/consumers/odr/main/?event=main.home2.show>

Complaints regarding Bitpanda Financial Services GmbH to the FMA, 1090 Vienna, Otto-Wagner Platz 5, Telephone: +43 1 24959-0; Website: [www.fma.gv.at](http://www.fma.gv.at)