

## Bitpanda Payments complaints management

Bitpanda Payments GmbH

(Hereafter called “Payments”)

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

Payments always strive to take care of our users, i.e. all of you, as best we can and to offer you a great user experience. Regarding our payment services in particular, we want to provide you with a fast, convenient and reliable service that complies with all rules and regulations.

Unfortunately, there may be occasions where some of our users may not be completely content with the services we provide. If this is the case, we ask you to let us know why you are displeased. We appreciate your feedback as it helps us to further optimise and improve your user experience.

Our complaints management service will act as a medium between you as the complainant (User) and Payments. We will always try to resolve the issue and find a solution.

In accordance with the implementation of JC Guidelines regarding the Handling of Complaints for Payments Services (EBA, European Banking Authority), the term “complaint” is defined as a “statement of dissatisfaction”, addressed to Payments by a natural or legal person with a specific request regarding a specific business case.

We would like to point out that these guidelines and the handling of complaints described here only apply to the business model and services of Payments, i.e. transfers made between users and to third parties.

These guidelines explicitly do not apply to the services provided by Bitpanda GmbH, i.e. regarding services related to the purchase and sale of cryptocurrencies, including associated deposits and withdrawals.

You can submit your complaint at any time, either via our contact form (Helpdesk) or by email. The quickest way for us to process your complaint is for you to submit it with a fully completed contact form. It is also possible to submit a complaint by post but please keep in mind that doing so takes longer to process.

- Contact form (Helpdesk): <https://support.bitpanda.com/hc/en-us/requests/new>
- In writing: By letter to our company address (see [imprint](#)).

Please note that Telegram channels for Payments have intentionally not been set up. This form of communication is currently not an option due to the rules surrounding regulated payment services. No enquiries or complaints about Payments services will be accepted or dealt with in the existing Telegram channels.

We ask you to provide the following information with each complaint:

- A brief description of the facts from your point of view
- Your name (ideally, your first and last name)
- Your registered email address on Bitpanda
- The interface you are using (Desktop or App)

The following information will really help us process your request:

- The Transaction Identification number (PID), which can be found in your account

Payments aim to resolve and deal with all complaints promptly. In general, we strive to respond to your complaint within a few working days of receiving the complaint. As specified in our framework agreement, the reply will be sent to you via email. This will always and exclusively be sent to the user's registered email address on the system.

We always try to resolve your complaint as soon as possible. Upon request, we can inform you about your complaint's current status at any time. It is important to us that we collect and review all relevant information regarding your complaint.

We also try to ensure that we communicate in clear and unambiguous language. We keep records of all complaints and the measures taken in order to resolve them. If we are unable to meet your demands, or are unable to do so completely, our position on the complaint will be explained in full detail.

You also have the opportunity to contact other bodies to process your complaint further, namely:

- Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft, 1045 Wien, Wiedner Hauptstraße 63 (Joint Dispute Resolution Body of the Austrian Credit Sector, an independent organisation for the settlement of disputes outside of court):  
[www.bankenschlichtung.at](http://www.bankenschlichtung.at)
- The European Online Dispute Resolution (ODR) platform (regarding complaints concerning online sales contracts or online service contracts):  
[https://ec.europa.eu/info/departments/justice-and-consumers\\_en](https://ec.europa.eu/info/departments/justice-and-consumers_en)

You can also lodge your complaint with the Austrian Financial Market Authority (FMA), Vienna ([www.fma.gv.at](http://www.fma.gv.at)).

It should be noted that at this time, the FMA and Dispute Resolution Body are only responsible for complaints related to Payments services and not for complaints in relation to the purchase/sale or holding of cryptocurrencies. In other words, they are only responsible for complaints regarding Payments and not Bitpanda GmbH.