

Complaint Manual

How to file a complaint and how Anycoin Direct GmbH treats those.

anycoin direct

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1. Introduction

This policy is intended to provide fair and prompt consideration to all customer complaints. Anycoin Direct GmbH (“Anycoin”) developed a complaint procedure that facilitates proper guidelines on how to file a complaint, and what can be expected afterwards.

It is the policy of Anycoin to provide an effective and timely procedure for customers to bring forth any issues, complaints and concerns -of any kind. These may include misuse, improper delivery of the customer order, performance, security, amongst other subjects. This policy does not include filing internal complaints by employees and associated business partners.

Chapter 1, 2, 3 and 4 within this document will be made publicly available, chapters hereafter is exclusively meant for Anycoin its internal use and auditing organizations. Succeeding chapters describe how Anycoin strives to provide service to those individuals that are dissatisfied one way or the other. Furthermore, how the company indexes complaint subjects, and how they influence operations within the company.

Complaints: An issue brought forth by an individual or entity outside of the organization, which may include, but is not limited to, performance of Anycoin, procedures, processes, communication, acceptance- and rejection as a customer. Complaints are classified as such when they are received according to this document.

Policy objectives:

- Informing (potential) complainants where and how to file complaints;
- What complaints ideally should contain, and which information is helpful;
- Provide complainants with what to expect in terms response time and in what form a response will be given;
- *A format for easy complaint filing to encourage deposition of complaints.*

2. “I want to file a complaint”


1. Anycoin will examine your complaint when its noticed per email, letter, or phone. Although it strives to examine all filed complaints to its best ability, it encourages complainants to file a complaint by providing deposition of the prescribed complaint-format, by either email/fax or letter, as logging a complaint filed by phone is error-prone. *If the complaint is of a complex nature, Anycoin preserves the right to request your complaint to be submitted in writing.*
2. Complaints may be filed by **email** (support@anycoindirect.eu) (*no service charges, however, your telecom provider may charge additional costs for international calling*) and by **letter** to our office.
3. Please fill in all applicable fields of the complaint format provided in chapter *Four*.
4. Anycoin will provide you with confirmation of the complaint receipt immediately. This confirmation also includes which department/function will investigate your complaint.
5. Anycoin will provide you in text form (by e-mail or letter) with a response within ten (10) working days after receipt of the complaint. The answers must be stored in either electronic or paper form. However, (1) may request additional information if required for proper treatment of the complaint, and (2) may communicate a prolonged timespan when needed for proper investigation of the complaint, implying that a response will be provided, yet a resolution may escalate the given time span of ten (10) working days. *Anycoin strives to keep you updated in the case of time span escalation.* If an exhaustive treatment of a customer complaint is not possible within ten working days, the company will immediately notify the customer accordingly stating the reasons and indicating the time period within which the customer can expect to receive an answer to the complaint.
6. Anycoin will gather all relevant data to the complaint. Meaning it will consult past correspondence between the complainant and Anycoin and other relevant data (e.g. order history). Anycoin verifies information and/or allegations made by complainant. Anycoin ensures this by electronically storing customer complaints received in electronic form and by archiving in paper form any customer complaints received by letter, in both cases indicating the date when the complaint was received.
7. *-Optional:* Anycoin may consult and discuss with the client concerning the complaint whenever deemed necessary to provide an appropriate response/resolution.
8. Anycoin will communicate the decision to the complainant;
 - a. **When ruled in favor of the customer**, an appropriate level of compensation will be offered to the customer, if it concerns a value compensation, it will be transferred in a timely manner.
 - i. Anycoin communicates appropriate conditions wherein the resolution can be accepted.
 - b. **When not ruled in favor of the customer**, Anycoin will provide full reasons resulting in this conclusion. Furthermore, it will provide guidelines on the complainants rights.

3. “How Anycoin treats your complaint”

1. At receipt of your complaint, Anycoin determines:
 - a. Date/Time of receipt of the complaint;
 - b. The nature of the complaint (e.g., order, privacy, customer rejection, downtime, etc.);
 - c. Appoint appropriate complaint-owner;
 - d. Incorporate the complaint in the internal complaint register.
2. Anycoin sends a confirmation of the receipt of the complaint to the customer and communicates the respective complaint-owner (chapter 2, section 4).
3. The complaint-owner determines whether the case can be processed based on the received information, or that it requires additional information from the customer’s end. If the complaint is of a high degree of complexity, the complaint owner will communicate the prolonged timespan and its underlying reasoning.
4. The complaint-owner gathers data relevant to the case, and subsequently examines all gathered information. All findings are then discussed with the assigned department’s manager, or, the organization’s senior management staff.
5. Anycoin communicates its conclusion(s) in writing to the complainant.
 - a. **When ruled in favor of the customer**, an appropriate level of compensation will be offered to the customer, if it concerns a value compensation, it will be transferred in a timely manner.
 - i. Anycoin communicates appropriate conditions wherein the resolution can be accepted (*example: processing a sell order for current price can only be done after customer’s approval*).
 - b. **When not ruled in favor of the customer**, Anycoin will provide full reasoning resulting in this conclusion. Furthermore, it will provide guidelines on the complainant's rights.
6. Sign outcome and date when the complaint was finalized/closed is added in the complaint register id. In the case of a resolution, the date the resolution is executed is also added to the complaint-ID.


Please note that although all complaints are added to the complaint-register, no data that may be traced back to an individual are incorporated in this register, additionally, it can only be accessed by supervising authorities.

4. Filing a complaint: Format

	First name:	
	Last name:	
	Anycoin email address:	Your email address
	Submission date complaint:	DD-MM-YYYY
Nature of complaint/issue:		
<input type="checkbox"/> Order (<i>processing time, fee/commission, ...</i>) <input type="checkbox"/> Rejection/termination of business relationship <input type="checkbox"/> Personal data <input type="checkbox"/> Fraud (<i>scam, misuse, ...</i>) <input type="checkbox"/> Other		
Please explain the issue:		
When did the issue occur:		
How would you like us to resolve your issue:		
I would like to receive the response to my complaint by:		
<input type="checkbox"/> E-mail (to the registered email address) <input type="checkbox"/> By letter (to the following address):		
I, herewith, state that I have filled in this form <u>accurately</u> and <u>truthfully</u> ;		
I, herewith, acknowledge that I have read how Anycoin processes my complaint(s) and agree that my complaint is added to the register.		

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4.1 Example of filing a complaint

	First name:	Any
	Last name:	Coin
	Anycoin email address:	complaints@anycoindirect.eu
	Submission date complaint:	30-01-2020
Nature of complaint/issue: <input checked="" type="checkbox"/> Order (<i>processing time, fee/commission, ...</i>) <input type="checkbox"/> Rejection/termination of business relationship <input type="checkbox"/> Personal data <input type="checkbox"/> Fraud (<i>scam, misuse, ...</i>) <input type="checkbox"/> Other		
Please explain the issue: <i>(e.g. I transferred 100 euro according to my order, however, it couldn't be processed automatically)</i>		
When did the issue occur: <i>(e.g. on the 20th of April I have ordered 0,1 BTC for 100 euro, order: 123456. However, after contacting support on the 23rd, and I was told that the order expired as I did not confirm the payment, yet to date I still haven't received my bitcoin to address: 1x2X.....3x4x5x)</i>		
How would you like us to resolve your issue: <i>(e.g. I would like to receive the BTC equivalent of 100 euro to the same bitcoin address: 1x2X.....3x4x5x)</i>		
I would like to receive the response to my complaint by: <input type="checkbox"/> E-mail (to the registered email address) <input type="checkbox"/> By letter (to the following address):		

I, herewith, state that I have filled in this form accurately and truthfully;

I, herewith, acknowledge that I have read how Anycoin processes my complaint(s) agree that my complaint is added to the register.

5. (Negative) Reviews

As Anycoin is continually looking to improve its businesses, both reviews and complaints provide the means to retrieve information from its customers, of both the positive and negative aspects of the Anycoin platform. Hence, individuals that leave a (negative) review containing critiques towards business activities are made aware of the existence of the anycoindirect.eu/complaint webpage. Alongside, information regarding how to file an 'official' complaint.

Although Anycoin aims to provide the best services possible and strives to provide a response within 24-hours across all its channels, including customer care on platforms like Trustpilot and Google Reviews, it will not treat (negative) reviews as complaints as the increased work would impede the workability of its services.

6. Complaint Register

As mentioned throughout this document, complaints are recorded in the complaint register. Not only due to Anycoin its obligation to record complaints received through a written complaint-format, but additionally to improve its offered services. This complaint register and how each isolated complaint has been treated is accessible to appointed authorities under German law. Anycoin therefore set-up the internal process of:

- Treatment and recording of the complaint as described in chapter 2;
- Recording 'complaints' retrieved from review-channels as described in chapter 5;
- Reporting structure as described in section 6.1;
- BOD-/Strategic Counsel - examine top tier complaint subjects;
- Quarterly improvement report -based on complaints-.

6.1 Complaint classification (sub-)categories

In the process of setting up the complaints register Anycoin established complaint categories prior to the actual logging thereof. These categories are based on the perceived frequency of the past year. Categories can be easily changed, adapted or added within the complaint-register system.

- Buy order related:
 - Processing time;
 - Commission (*pricing*);
 - Misleading terms.
- Sell order related:
 - Processing time;
 - Commission (*pricing*);
 - Misleading terms.
- Business relationship related:
 - Processing time;
 - Requested data (ID/PoR);
 - Bank validation;
 - Terms & Agreements/Service.
- Correspondence with Anycoin- related:
 - Response time;
 - Inappropriate (rude) communication;
 - Incompetency of customer agent;
 - Incorrect communication.
- Personal data related:
 - Privacy Policy;
 - Deletion of personal data.
- Fraud/scam related:
 - Fraud prevention;
 - Prevention;
 - Resolution.

6.2 Internal monitoring of complaint classification

The customer support leads will be informed on the importance of logging complaints and their corresponding category. Not only does it provide valuable insights directly by noting when and why customers complain about correspondence, but also on why customers complain about other categories related to the services provided by Anycoin.


It is embedded in the role of a customer support lead to (1) verify that the complaint has been logged onto the correct category. In addition it is their role (2) to gather input from customer support agents on what complaints they feel that are easily avoided (e.g. by providing more/different information, altering a work-instruction, or implementing an additional internal check).

6.3 Internal reporting structure

Customer support provides customers with a response on their complaint in the majority of cases under the reservation that the complaint has not been escalated internally. Therefore, this department has been designated to record all non-escalated complaints in the complaint register. Escalated complaints are recorded by the appointed owner of the complaint.

1. Strategy/Data is responsible for providing a monthly report of the total amount of complaints per subject, and the top tier subjects over the past month, to the BOD.
 - a. Retrieve information on how/why complaint subjects develop (*e.g. unexpected downtime, increase in price complaints*).
2. The BOD and Strategic Counsel within the company discuss the complaint-register report during their first meeting of each month.
 - a. Subsequently, share their interpretation/vision during the bi-weekly company-wide meeting, on why complaints develop and, if applicable, what will be done to resolve/improve the issue/state that led to the complaints.
3. The data department is responsible for establishing a quarterly report about the development of complaints, and where these complaints originate from. The second part of this report incorporates the motivation of the board that led to the decision to alter its services according to the complaints, or not.

6.4 Internal monthly reporting format

	Complaint Report	
	Date:	DD-MM-YYYY
	Author:	first name, last name
	BOD signoff	
	Discussion date:	DD-MM-YYYY
	Sign off member:	first name, last name
	Led to changes:	Y/N
<p>DATA: Total complaints per subject:</p> <ol style="list-style-type: none"> 1. Downtime (400)(+31) 2. Fees (294)(+4) 3. Service (300)(+2) 4. Delivery time (600)(+0) 5. Communication (49)(+10) 		
<p>DATA: Common motivations for complaints:</p>		
<p>DATA: Incidents that led to complaints:</p>		
<p>BOD: Will actions be taken (Y/N), motivation and owner:</p> <ul style="list-style-type: none"> ● <i>Complaint subject 1</i> ● <i>Complaint subject 2</i> ● <i>Complaint subject 3</i> ● <i>e.g. Delivery time (Y); wallets are increasingly down which led to delayed orders, Development department has incorporated this into their agenda for the upcoming Quarter.</i> 		