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# Procedure for Processing Complaints, Claims, and Suggestions



## **Risk Warning: Smart Contracts and Digital Assets**

Operating with smart contracts, decentralized protocols, and assets

Digital transactions carry a high level of risk stemming from extreme market volatility, the technical complexity of blockchain architecture, and the irreversible nature of transactions, which can result in the total loss of deposited funds. You also accept that, as there are no intermediaries or central authorities, you are solely responsible for the security of your private keys and the decisions made; therefore, it is imperative that you fully understand the technological risks.

Last updated: [October 2025]

## 1. Introduction

This Complaints, Claims, and Suggestions (PQRS) Procedure establishes the general guidelines by which Inverza Smart (hereinafter, the “Platform”) manages the Complaints, Claims, and Suggestions (PQRS) submitted by its Users, investors, partners or third parties related to the use of the Platform.

This procedure aims to ensure an orderly, transparent and efficient channel for the receipt, analysis, attention and response of complaints, claims and requests (PQRS), in accordance with the Terms and Conditions, the Privacy Notice and the Inverza Smart documentation framework.

## 2. Reach

This procedure applies to all complaints, claims, requests, and suggestions (PQRS) related to:

- The use of the technological platform.
- Interaction with Smart Contracts.
- Operational, technological or access processes.
- Educational, informational or guidance services.
- Customer service and institutional communications.

Claims relating to financial results, expected returns, market fluctuations, irreversible execution of Smart Contracts or events inherent to blockchain technology are excluded from the scope of this procedure.

## 3. Definitions

For the purposes of this procedure, the following definitions shall apply:

- Request: Request for information, clarification or management related to the Platform's services.  
Complaint: Expression of dissatisfaction regarding the service, experience, or general operation of
- the Platform.  
Complaint: Request related to an alleged operational failure attributable to the Platform, within the
- established technical and contractual limits.

- Suggestion: A proposal, recommendation, or comment aimed at improving the service, functionalities, or user experience.

#### **4. PQRS Reception Channels**

Complaints, claims, and requests (PQRS) can be submitted through the official channels enabled by Inverza Smart, such as:

- Digital form available on the Platform. Official support
- email. Support channels enabled within the application.
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Applications submitted through unofficial means will not be considered valid.

#### **5. Required Information**

For proper handling of the PQRS, the applicant must provide, at a minimum:

- Full name or business name of the User. Contact email
- address. Type of PQRS (Request, Complaint, Claim or
- Suggestion). Clear and detailed description of the
- request. Relevant information or evidence, when
- applicable.

Insufficient information may cause delays or make it impossible to provide care.

#### **6. Care Procedure 6.1.**

##### **Reception and Registration**

Every complaint, claim, or request received will be registered in the Platform's internal systems, assigning it a tracking identifier.

##### **6.2. Analysis and Classification**

The Platform will analyze the nature of the complaint, classifying it according to its type and complexity, and determining the area responsible for its attention.

### **6.3. Technical or Operational Evaluation**

When necessary, the PQRS will be evaluated by the corresponding technical, operational or support teams, considering the limitations of blockchain technology and the automatic execution of Smart Contracts.

### **6.4. Response**

Inverza Smart will issue a response to the applicant within a reasonable time, taking into account the complexity of the complaint and the information available.

- The answers may consist of:
  - Informative clarifications.
  - General guidelines.
  - Operational corrective actions, when technically feasible.
  - Explanation of technical or contractual limitations.

## **7. Response Times**

Response times will be reasonable and proportionate to the type of complaint, claim, or request (PQRS), but this does not guarantee a favorable resolution. The Platform may request additional information from the complainant, which will temporarily suspend the response time until it is received.

## **8. Limitations of the PQRS Process**

The User acknowledges that: Transactions executed through Smart Contracts are automatic and irreversible. The Platform cannot modify, reverse, or cancel transactions confirmed on the blockchain. Events arising from market volatility or external failures do not, in themselves, constitute grounds for a claim.

Consequently, certain complaints, claims, requests, and suggestions (PQRS) may only be addressed for informational purposes.

## 9. Processing of Personal Data

The personal data provided by the applicant during the PQRS process will be processed in accordance with Inverza Smart's Privacy Notice, Data Retention Policy, and other applicable documents. This data will be used exclusively for:

- The reception, analysis and management of the submitted PQRS.
- Verification of the applicant's identity when necessary.
- The communication of responses, clarifications, or additional requirements.
- Internal record and traceability of the care process.

Inverza Smart implements reasonable security measures to protect the information provided and will not use the data collected through the PQRS process for purposes other than those described here.

## 10. Follow-up and Closure

Once the complaint, claim, or request (PQRS) is registered, the Platform will assign an internal identifier or reference that will allow tracking of the request's status, when such a mechanism is available. The process will be considered closed when Inverza Smart has issued a response to the claimant, regardless of whether it is favorable or unfavorable to their claims. The response may consist of an informative clarification, general guidance, a technical explanation, or a reasoned closure notice. The Platform may consider the complaint, claim, or request (PQRS) closed when:

- A response was given within a reasonable time.
- The applicant does not respond to additional requests for information.
- The request concerns matters excluded from the scope of the procedure.

## 11. Procedure Update

Inverza Smart may modify, review or update this Complaints, Claims, and Suggestions Procedure at any time, in order to adapt it to operational improvements, technological changes, adjustments in service processes or evolution of the Platform ecosystem.

Updates may be made without individual notification to the User and will take effect from the moment of their publication through Inverza Smart's official channels. Continued use of the Platform or the PQRS channels implies acceptance of the current version of the procedure.

## **12. Acceptance**

Submitting a complaint, claim, or request (PQRS) and using the designated channels implies that the applicant declares having read, understood, and accepted this PQRS Processing Procedure. This document forms an integral part of Inverza Smart's documentary, contractual, and operational framework and must be interpreted in conjunction with the Terms and Conditions, Privacy Notice, and other applicable Platform policies.

**Inverza Smart “Uniting the traditional and digital financial worlds”**