

Complaints

At Monflo, we are committed to treating our users fairly and transparently. If you are dissatisfied with any of our services, we encourage you to file a complaint so we can investigate and resolve the issue.

Filing a complaint is free of charge, and we take every complaint seriously in accordance with our regulatory obligations under the Markets in Crypto-Assets Regulation (MiCA).

How to File a Complaint

Please follow these steps to submit your complaint:

Step 1: Identify the Issue

Determine the exact nature of your concern. Complaints may relate to unfair practices, incorrect or misleading information, or any dissatisfaction with Monflo's crypto-asset services.

Step 2: Gather Relevant Information

Prepare the following details to support your complaint:

- Your full name and contact information (address, phone number, email)
- A clear description of the issue
- Relevant supporting documentation
- The service involved
- A timeline of the events

Step 3: Attempt to Resolve the Issue Informally

We recommend reaching out to Monflo's customer support team first. If the issue remains unresolved, you can proceed with submitting an official complaint.

Step 4: Provide Required Information

You may submit your complaint using our [Complaint Submission Template] (link to be inserted), or provide the required information directly by email or post. Please ensure your submission includes:

- Your personal details and, if applicable, client ID or registration number
- A detailed description of the complaint, including dates, amounts, and past communication
- Relevant documents (if not already held by Monflo)
- References to the crypto-asset service or transaction concerned
- A clear timeline of the incident

You may file your complaint in:

- English or Dutch (languages used by Monflo),
- The language of the home Member State (Dutch),
- The official language(s) of any host Member State, provided English is used.

Step 5: Submit Your Complaint

You can submit your complaint to Monflo's Complaints Officer, Gerrit Jan van den Brink, through the following channels:

- Email: gerrit.jan@monflo.com
- Post:
Cash Friday B.V. (d/b/a Monflo)
Prins Willem-Alexanderlaan 301
7311 SW Apeldoorn
The Netherlands

Step 6: What to Expect

We will acknowledge receipt of your complaint within 5 business days. You will receive a substantive response within 40 business days from the date we receive your complaint.

If you have any questions about the complaints process, feel free to contact us.