Complaint Policy

March 2025

1. OVERVIEW

Doo Payment is dedicated to enhancing the quality of our products and services. We actively encourage feedback from customers and the community to ensure that anyone using our services or impacted by our operations has the opportunity to voice concerns, lodge complaints, or appeal decisions made by the organization.

This Complaint Policy ("**Policy**") seeks to articulate and establish a structured procedure for handling complaints and appeals, guaranteeing:

(i) the availability of a system for receiving complaints or feedback;
(ii) accessibility and practicality of the complaint management system;
(iii) comprehensibility to both our customers and other stakeholders;
(iv) alignment with our business requirements related to our products and services;
(v) provision for a response that is fair, equitable, and prompt; and
(vi) adherence to regulatory and legislative requirements.

Throughout this Policy, Doo Payment means any of the following entities, as may be applicable:

(a) **Doo Exchange AU Pty Ltd (ACN 661 717 237)**,
    (i) an Australian based remittance service provider, authorized and regulated by the Australian Transaction Reports and Analysis Centre (AUSTRAC), registration number 100812107-001;
    (ii) a corporate authorised representative of Doo Payment Technology AU Pty Ltd, a non-cash payment service provider, regulated by the Australian Securities and Investments Commission (ASIC), license number 444062;
(b) **Doo Payment AU Pty Limited (ACN 663 555 431)**, an Australian based remittance service provider, authorized and regulated by the Australian Transaction Reports and Analysis Centre (AUSTRAC), registration number 100844845-001; and
(c) **Doo Holding Group Limited (Business Registration No. 64077851)**, a licensed Money Service Operator, authorized and regulated by the Hong Kong Customs and Excise Department, license number: 18-06-02444.

2. PRINCIPLES

Doo Payment is guided by the following principles in our commitment to managing customer complaints.

We shall:

(i) encourage customers to express concerns about the service or product they receive;
(ii) accept all complaints from customers, suppliers, stakeholders, and community members;
(iii) acknowledge the significance of submitted complaints;
(iv) maintain confidentiality for all parties throughout the process;
(v) dedicate to resolving complaints in a manner satisfying all involved parties;
(vi) strive to handle complaints promptly;
(vii) keep communication open with all parties involved throughout the process;
(viii) provide training to employees on this policy and procedure;
(ix) raise awareness about escalation options when necessary;
(x) ensure complainants face no disadvantages for using this complaint process;
(xi) incorporate complaints data into management reviews to identify improvement opportunities; and
(xii) continuously monitor and enhance the complaints management system.

3. PROCESS

(A) Information for customers

Doo Payment is committed to transparency in our complaints and appeals process. The details of this procedure will be comprehensively documented and made publicly accessible both during the provision of our services and upon request. We will ensure that all our customers are well-informed about our complaints management process, meeting the necessary requirements.

We shall guide potential complainants by providing clear information on:

(i) The process for submitting a complaint.
(ii) The designated contact details within our organization.
(iii) Our approach to addressing the complaint.
(iv) Our communication method for informing about the complaint's outcome.

(B) Training procedures

Employees will undergo comprehensive training on complaints management processes as part of their induction, with ongoing training provided as needed.

(C) Making a complaint

Complaints can be submitted through the following channels:

(a) Send your complaint via email.
(b) Reach out to our customer service by phone.
(c) Complete and submit a form.

The necessary information for the above options can be located on our website: www.doopayment.com/en/contact

(D) Process for complaints

(i) **Receiving the complaint** by:
  (a) Listening to the complainant, acknowledging their concern, and informing them about our complaints management process.
  (b) Based on the nature and severity of the complaint, engaging in a discussion with the complainant to reach an agreed-upon resolution for minor matters or escalating the complaint to a manager/supervisor for further investigation and action.

(ii) **Investigating the complaint** by:
  (a) Scrutinizing pertinent information related to the complaint.
  (b) Investigating the complaint thoroughly and formulating a response.
  (c) Keeping an open line of communication with the complainant, updating them on the determination and outcome of the complaint, and outlining the subsequent steps for resolution.
  (d) Ensuring timely resolution of the complaint, with proactive communication to the complainant in case of any delays.

(iii) **Addressing and resolving the complaint** by:

(a) Making a decision or directing the matter to the relevant parties for a decision within 7 days of receiving the complaint.

(b) Communicating the outcome to the complainant along with the rationale behind any decisions made, including the proposed actions for resolution.

(c) Effectively resolving the complaint and articulating the steps taken for resolution; in cases where no further action is possible, providing the reasons.

(d) Informing the complainant of any available options for additional actions if needed.

(iv) **Referring the complaint to an external procedure**.

In the event that the complainant remains dissatisfied with the investigation and suggested resolution of their complaint, they may escalate the complaint to an external body.

(E) Cooperation in external investigations

Should anyone file a complaint about Doo Payment with an external entity, we are committed to wholeheartedly collaborating in any ensuing investigation. This commitment extends to engagement in early resolution, conciliation, and reporting to the external body regarding the resolution and any necessary corrective actions.

(F) Record keeping

Doo Payment will preserve all the records for at least 7 years after the complaint has been made. We will comprehensively document the following for each complain:

(i) Complainant's name and contact information

(ii) Specifics of the complaint

(iii) Steps taken in response

(iv) Submission and closure dates

All corresponding documents will be archived within our records management system. The confidentiality of the information will be upheld, and access will be restricted.

4. WHAT IF I'M NOT HAPPY WITH THE RESPONSE?

If you are not happy with our final response, you can submit your complaint to the dispute body in your region — see the regions below.

Jurisdiction	Entity	Registered Office	Complaint Authority
Australia	Doo Exchange AU Pty Ltd (ACN 661 717 237) Doo Payment AU Pty Ltd (ACN 663 555 431)	'Tower 1' Suite 1302 Level 13, 475 Victoria Avenue, Chatswood NSW 2067, Australia.	Australian Financial Complaints Authority (AFCA) (www.afca.org.au)

Jurisdiction	Entity	Registered Office	Complaint Authority
Hong Kong	Doo Holding Group Limited (Business Registration No. 64077851)	28/F, Tower 2, The Millennity, 98 How Ming Street, Kwun Tong, Kowloon, Hong Kong.	Customs and Excise Department (C&ED) (www.eservices.customs.gov.hk/MSOS)