

DISPUTE SETTLEMENT PROCEDURE OF LOANCH

This version of the Dispute Settlement Procedure is effective as of 29 May 2026.

I. USED TERMS AND DEFINITIONS

Assignment Agreement	The agreement concluded between the Lender as Assignor, the Investor as the Assignee and LOANCH, pursuant to which the Lender transfers the Claim to the Investor.
Assignee	The User (Investor), who on the basis of the Assignment Agreement has purchased the Claim against the Borrower.
Assignor	The Lender, who on the basis of the Assignment Agreement transfers to the Assignee the Claim or part of the Claim against the Borrower resulting from the Loan Agreement.
Borrower	A person, with whom the Lender has concluded the Loan Agreement, and that has received the Loan.
Business Day	A day (other than a Saturday, Sunday or a red-letter day) in Croatia.
Claim	The Lender's claim against the Borrower arising out of the Loan Agreement, in full or a certain part of such claim, which is to be acquired by the Investor in accordance with the terms and conditions of the Assignment Agreement. The Claim consists of the outstanding principal amount of the Loan or a part thereof and the Interest as specified in the Assignment Agreement.
Investor (User)	The User of the Platform, who has purchased the Claim from the Lender pursuant to the Assignment Agreement.
Lender	A legal entity that has granted a Loan to the Borrower in accordance with the Loan Agreement and assigns the Claim to the Investor pursuant to the Assignment Agreement.
Loan	Funds issued by the Lender to the Borrower in accordance with the Loan Agreement.
Loan Agreement	The agreement was concluded between the Borrower and the Lender regarding the issue of the Loan to the Borrower.
LOANCH	PRZEMEK SAVJETOVANJE d.o.o., registration number: 49535909257, legal address: Kačićeva ulica 2, 10000 Zagreb, Croatia.
Platform	Technical solution located at https://loanch.com/ maintained by LOANCH.
Procedure	This dispute settlement procedure of LOANCH.
Terms and Conditions	The distance agreement concluded between the User of the Platform and LOANCH, which sets out the terms and conditions of using the Platform, as amended from time to time.
User	Any individual or legal entity registered on the Website, who uses or is interested in using the Platform's services.

Website	The website of the Platform with a domain address https://loanch.com/ .
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II. GENERAL PROVISIONS

2.1.The User should be able to access a clear description of the complaints handling procedure of LOANCH.

2.2.A template form of the complaint is available for all Users on the Website.

2.3.Users of the Platform are allowed to submit complaints in Croatian and English. In cases where the User wishes to communicate with LOANCH in another language, it is allowed to file the complaint in this language provided that this language is either a language customary in the sphere of international finance or LOANCH has accepted the complaint submitted in the corresponding language.

2.4.To ensure prompt and timely handling of complaints, LOANCH acknowledges receipt of any complaint and confirms whether the complaint is admissible within 10 (ten) Business Days of its receipt.

2.5.Where a complaint is deemed inadmissible, the User should be provided with the reasons for this position.

2.6.Upon acknowledgement of receipt of the complaint, the User receives contact details of the LOANCH's person or department to whom queries linked to the complaint may be addressed, as well as an indicative timeframe within which a decision on the complaint may be expected.

2.7.Upon receipt of a complaint, LOANCH assesses without undue delay whether it is clear, complete and includes all relevant evidence and information to handle it. Where appropriate, additional information is promptly requested. LOANCH seeks to gather and investigate all relevant evidence and information regarding the complaint. LOANCH ensures that Users are kept duly informed about the process and their requests for information are promptly replied to.

2.8.Decisions on complaints shall address all points raised by the User. Complaints presenting similar circumstances give rise to decisions that are consistent with each other unless LOANCH is able to provide justification for any possible deviation.

2.9.LOANCH ensures that decisions on complaints are communicated to the User as soon as possible and within the timeframe defined in this Procedure. In the exceptional circumstances where LOANCH foresees that meeting such a timeframe may not be possible, the causes of the delay are communicated to the User together with the deadline by which the final reply will be received.

2.10.Where the final decisions do not fully satisfy the User's request, the LOANCH's decision should include a thorough explanation of the LOANCH's position on the complaint and the User information about the remaining options, including the right to refer the matter to an applicable alternative dispute resolution body or competent supervisory authority, and the right to bring civil proceedings before a competent court.

2.11.LOANCH ensures communication with the User in clear and understandable language. Communications of LOANCH are made in writing by electronic means or, upon the User's request, in paper form.

2.12.LOANCH reviews this Procedure on the annual basis or upon necessity.

III. COMPLAINT SUBMISSION

3.1.If the User is not satisfied with the services or activities of LOANCH, the User can submit a complaint to LOANCH. Complaints should be submitted without undue delay

after the User becomes aware of the matter giving rise to the complaint, within any applicable statutory limitation period under Croatian law (in particular, the Zakon o obveznim odnosima). LOANCH will endeavour to handle complaints submitted within the applicable statutory limitation period. Complaints may be submitted via the complaint form available on the Platform, via email info@loanch.com, or via postal address Kačićeva ulica 2, 10000 Zagreb, Croatia.

3.2. The complaint should include at least the following information about the User:

3.2.1. First name and last name of the User in case of a natural person;

3.2.2. Legal entity name of the User in case of a legal entity;

3.2.3. Address;

3.2.4. Telephone number;

3.2.5. Email.

3.3. If this is necessary, the User should add all documents to its complaint to rely on.

3.4. If the complaint is made by the User's representative, it must be accompanied by a power of attorney.

3.5. LOANCH shall answer the complaint by email provided in the complaint at least in a format that can be reproduced in writing.

3.6. If the complaint of the User is not understandable or is based on documents that are not freely available for LOANCH, LOANCH proposes to the User by email to amend the complaint and/or submit the missing document/documents.

3.7. LOANCH is not taking any fee for handling the complaints of the Users.

3.8. The expression of discontent by each User regarding the services, conduct or obligations of LOANCH submitted in the format that can be reproduced in writing is handled as the complaint of the User.

3.9. The LOANCH's employee settling the complaint relates to the User and its complaints without prejudice and with respect.

3.10. In order to ensure complete dispute settlement, LOANCH provides the User with the identity and contact details of the person or department of LOANCH to whom complaints shall be addressed, the electronic platform or system or postal address to which complaints shall be submitted as well as the timeframe within which a decision on the complaint will be notified to the User.

IV. COMPLAINT PROCEEDINGS

4.1. The responsible LOANCH's employee controls the complaints sent to the email address info@loanch.com at least twice within the Business Day.

4.2. LOANCH acknowledges receipt of any complaint and confirms whether the complaint is admissible within 10 (ten) Business Days of its receipt. In case a complaint is considered inadmissible, LOANCH shall provide the User with a clear explanation of the reasons for such a decision.

4.3. At the receipt of the complaint the responsible employee assesses whether the complaint is important, requires consultation with the lawyer for settling the complaint and whether additional information or data should be obtained from the User for relevant settlement of the complaint.

4.4. The acknowledgement of receipt of a complaint shall contain the information specified in paragraph 3.10 of section III of the Procedure.

4.5. LOANCH keeps the User duly informed about the further handling of the complaint and replies to the reasonable information request made in this regard by the User without any undue delay.

4.6. The responsible LOANCH's employee notifies the members of the management board of LOANCH, if the complaint is important and if the complaint has been submitted against the LOANCH's employee having received the complaint.

4.7. The complaint is important, if:

4.7.1. the complaint is related to the User's funds invested via the Platform;

4.7.2. the circumstances provided in the complaint could lead to a court dispute or material damage to the reputation of LOANCH.

4.8. If in the opinion of the responsible LOANCH's employee it is necessary to collect additional documents or information for the correct settlement of the complaint, he/she is obliged to immediately address the User with the relevant request if the required information or documents are not freely available for LOANCH.

V. RESPONSE TO COMPLAINTS

5.1. In general, the User's complaint should be settled within 30 (thirty) calendar days after LOANCH has confirmed receipt of the corresponding complaint in accordance with the term specified in paragraph 4.2 of section IV of the Procedure.

5.2. If the complaint could not be settled due to the complicity of the complaint or other good reasons within the term specified in paragraph 5.1 of this section V, the User should be in any case notified by email of the reasons for the extension and additional date. The term of the dispute settlement, in any case, could not be longer than 60 (sixty) calendar days.

5.3. The User's complaint should be answered in a format that can be reproduced in writing (i.e. the answer need not be signed) to the email address indicated in the complaint. The response may be sent to the User's postal address at the User's request.

5.4. In case the final decision does not, or only partially, uphold the complaint, it shall include a thorough explanation of LOANCH's position on the complaint and shall inform the User about the remaining options available, including:

5.4.1. the right to refer the unresolved dispute to an applicable alternative dispute resolution (ADR) body. In Croatia, the competent ADR body for consumer disputes in the area of financial services is the Centar za mirenje pri HGK (Mediation Centre at the Croatian Chamber of Economy), Rooseveltov trg 2, 10000 Zagreb, Croatia, www.hgk.hr. Participation in ADR is voluntary. The applicable ADR procedure and conditions for its use may be found on the website of the relevant ADR body;

5.4.2. the right to contact the competent supervisory or consumer protection authority. For matters relating to consumer protection and compliance with the Zakon o zaštiti potrošača, the competent authority is the Državni inspektorat (State Inspectorate), Ilica 25, 10000 Zagreb, Croatia, www.dirh.hr. For matters relating to the processing of personal data, the competent supervisory authority is Agencija za zaštitu osobnih podataka (AZOP), Martićeva ulica 14, 10000 Zagreb, Croatia, www.azop.hr;

5.4.3. the right to bring civil proceedings before a competent court under applicable Croatian law.

Nothing in this Procedure limits any mandatory right the User may have under applicable law to contact a competent supervisory authority or to bring court proceedings.

VI. OTHER PROVISIONS

6.1. In situations that are not regulated by the Procedure, the User and LOANCH shall act in accordance with the Terms and Conditions and/or Assignment Agreement.

6.2. In case of additional questions, the User can contact the LOANCH's team via email at info@loanch.com.