

# Complaints & Claims

We are committed to providing a fair, transparent and responsible service. If something has not met your expectations, we want to know so we can resolve it quickly.

## How can I submit a complaint?

You can contact us through any of the following channels:

- Through our website contact form
- By email: [soporte@gentoo.es](mailto:soporte@gentoo.es)
- By post: Calle de Manzanares 4, Arganzuela, 28005 Madrid, Gentoo Ltd

Please include:

- Your full name
- Your address
- Your phone number and email address
- ID number provided during registration (DNI/NIE/Passport)
- A description of the issue
- Any relevant dates or transaction details
- Supporting documents (if available)
- If submitted by post, the Customer's complaint must be clearly and legibly written and signed by the Customer

The more information you provide, the faster we can help. For your security, we will never ask for your password, PIN, card details, or full authentication details.

## What happens after I submit a complaint?

### 1. Acknowledgment

We will confirm receipt of your complaint.

### 2. Investigation

Our Customer Support / Complaints team will review your case carefully.

### 3. Response

We will provide a reasoned written response within:



- **15 business days** for payment-related complaints (in line with payment services rules)
- **Up to 1 month** for other complaints related to lending or general services

If, exceptionally, we need more time for payment-related matters, we will inform you of the reason for the delay and provide a final response within a maximum of 35 business days.

If you have a complaint or wish to follow up on the status of an existing complaint, we encourage you to contact our Customer Support team at 900 752 411 so we can assist you as quickly as possible.

However, if your complaint relates specifically to payment services, electronic money, or card transactions and you prefer to contact the Electronic Money Institution directly, you may also submit your complaint to ConnectPay here: <https://connectpay.com/how-to-complain/>

## What if I am not satisfied?

If you are not satisfied with our final response, or if the applicable response period has expired in relation to lending or consumer credit services, you may seek further assistance from the relevant consumer protection authority or competent dispute resolution body in Spain.

If your complaint relates to payment services, electronic money, or card transactions handled by ConnectPay and you are not satisfied with ConnectPay's final response, or if the applicable response period has expired, you may have the right to escalate your complaint in accordance with ConnectPay's complaints procedure and the requirements of the applicable supervisory or dispute resolution authority.

