



POLICY FOR HANDLING CUSTOMER COMPLAINTS

European Maritime Finance A/S
CVR no.: 39635631

Date: January 25, 2024



POLICY FOR HANDELING CUSTOMER COMPLAINTS	RESPONSIBLE:	LATEST MODIFICATION:
	The Board	January 25, 2024
DESCRIPTION:	PREPARED BY:	APPROVED BY:
1ST EDITION	The Board	The Board
CONSISTENCY WITH OTHER DOCUMENTS	FREQUENCY:	NEXT UPDATE:
	ANNUAL UPDATE	January 2025

1 Introduction

1.1 The Board of Directors of European Maritime Finance A/S (the "**Company**") has established this policy for handling customer complaints.

1.2 The policy for handling complaints shall ensure that all complaints received by the Company are dealt with objectively and that these complaints are dealt with within a reasonable time. The policy also aims to ensure that the Company – through reporting – can take appropriate measures if they receive many complaints in a particular area.

2 Definitions

2.1 For the purposes of this policy, a "complaint" shall mean any communication directly to the complaint-handling function of the Company or a communication to the Company that is handled by the complaint-handling function from an investor expressing dissatisfaction with the service provided.

3 Complaint-handling function

3.1 In order to deal with complaints efficiently, promptly, and satisfactorily, the Company shall establish a complaint-handling function ("Complaints Officer") responsible for investigating complaints.



3.2 The Company ensures that a Complaints Officer has been appointed at all times, who has the overall responsibility for handling complaints in or of the Company.

3.3 The appointed Complaints Officer in the Company is Mads Sørensen.

4 Complaints process

4.1 If a dispute arises between the Company and an investor, and the investor wishes to file a complaint in this connection, the investor must contact the Complaints Officer. The Complaints Officer will then enter into a dialogue with the investor with a view to finding a solution to the dispute.

4.2 If the investor instead addresses an employee of the Company who is not part of the complaint-handling function nor Complaints Officer, the employee must refer the investor to the Complaints Officer, alternatively forwarding the complaint thereto on behalf of the investor.

4.3 If the investor does not find that an optimal/satisfactory solution has been found after the investor's complaint has been processed by the Company's Complaints Officer, there is a possibility that the investor may appeal the decision to the Financial Appeals Board (<https://fanke.dk/det-finansielle-ankenaevn/>).

5 Contact information

5.1 Complaints may be sent by electronic mail to:

Investorsupport@maritimefinance.dk

Attn. Complaints Officer

6 Content of the complaint

6.1 It is important that the investor provides the Company with the information required by the Company to process the complaint and ensure an adequate resolution of the dispute. The investor must therefore always state:



- Full name
- Address
- Phone number and/or email
- What the person concerned complains about
- What he or she wants to achieve with the complaint.

6.2 The company always strives to achieve the most optimal solution and seeks to accommodate the investor in the best possible way.

7 Response to complaint

7.1 The Company strives to respond to investor complaints and enquiries as soon as possible and within 1-2 business days. During busy periods, it can exceptionally take up to 3 days. More complex cases are usually resolved within a week, but it may take longer.

7.2 The Company's response will indicate how the Company relates to the complaint, and the investor must also be informed of the possibility of appeal, as mentioned in clause 4.3 above.

8 Personal data

8.1 All information sent to the Company in connection with the submission of the complaint is sent via an encrypted connection. It will therefore only be the Company that can see and access the information. The information in question will not be used by others and will not be passed on to others.

9 Control

9.1 It is the responsibility of the Executive Board:

- A That this policy is observed and communicated to the Company's employees.



B Ensure that an annual review is carried out to assess the adequacy and effectiveness of the policy.

9.2 Checks in the area of investor complaints shall be carried out on a random basis if these provide sufficient assurance that activities in the controlled area are carried out safely.

9.3 The Executive Board is responsible for documenting the internal controls carried out.

10 Reporting

10.1 At least quarterly, the Board of Directors shall receive quarterly reports from the Complaints Officer on how many complaints the Company's complaint-handling function receives. The complaints received shall be broken down in the report into and shall specify:

1. How many complaints have been partially closed.
2. How many complaints have been fully upheld by the investor?
3. How many complaints have been rejected.

10.2 In connection with the above, the Board of Directors shall also receive reports on the measures taken to remedy the complaints received. This reporting shall ensure that all risks and problems are identified and addressed in the best possible way.

10.3 The Board of Directors of the Company will be informed of any violation of the policy. The Chairman of the Board of Directors undertakes to discuss the exceedance together with the other Board members at the next Board meeting.

11 Changes

11.1 Only the Board of Directors has the authority to make changes to the policy.



11.2 In the event of changes to this policy, the Executive Management shall ensure that there is a safe introduction thereof in the Company's organisation, including in the Company's business procedures, internal controls, and reporting.

12 Adoption

12.1 This policy has been adopted at the board meeting on 25 January 2024.

12.2 The Board of Directors reassesses the policy when it is deemed relevant and at least 1 time a year.

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13 Change log

Date	Owner	Amendment	Date of approval by the Board of Directors
25/01-2024	Board	First draft	Adopted in connection with the board meeting