

CUSTOMER COMPLAINTS DISCLOSURE

Tesseract Investment Ltd. (“**Tesseract**”) has defined guidelines and procedures for handling customer complaints and feedback. The aim of the guidelines and procedures is to ensure that feedback received from customers is handled in a consistent and appropriate manner in accordance with the applicable regulations.

Effective handling of customer complaints and feedback is an essential part of Tesseract’s business. Customers have the right to have their complaint and feedback handled efficiently, fairly and without delay. Complaints and feedback from customer also provide Tesseract with important information on service quality and customer satisfaction and helps further develop services and practices.

Customer complaints and feedback can be issued to Tesseract in writing or orally. Customers can issue complaints and feedback to Tesseract by filling out Tesseract’s customer complaint form available under a separate Customer Information – page on Tesseract’s website <https://tesseractinvestment.com/> and in the Tesseract App, or by sending the customer complaint form via email to support or by mail to Fredrikinkatu 47, 00100 Helsinki, Finland. Customer complaints and feedback via email may also be sent in a free form.

Tesseract shall acknowledge the receipt of a customer complaint within one (1) business day from receiving the complaint. The aim is to process and furnish an initial response to customer complaints and feedback as quickly as possible and, if possible, within five (5) business days following the acknowledgment of receipt. For complex complaints requiring substantial investigation, Tesseract shall furnish the customer with an initial response within ten (10) business days following the acknowledgment of receipt. Tesseract shall, in any case, communicate its decision on a customer complaint within two (2) months after the acknowledgement of receipt.

Each customer complaint and feedback is verifiable retrospectively and customer complaints and feedback are stored in accordance with the current regulations. Archived customer complaints and feedback are visible for relevant members of Tesseract’s staff who are directly involved in the customer complaints and feedback handling process.

The contract between Tesseract and the customer and any disputes arising therefrom shall be governed by the laws of Finland. If a dispute arises between Tesseract and a customer that cannot be resolved by mutual agreement, the customer may, instead of initiating proceedings in the District Court of Helsinki, choose to handle the dispute in the Consumer Disputes Board.

Consumer Disputes Board
Hämeentie 3
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kril@oikeus.fi