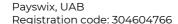


Customer Service Standard





1. Introduction

Customer Service Standard (hereinafter referred to as "CSS") outlines Payswix, UBA commitment (hereinafter referred to as "Payswix") to consistently provide excellent customer service to our valued clients and stakeholders. It sets clear guidelines and expectations for our employees to ensure that every customer interaction with Payswix is characterized by the highest qualities of professionalism, expediency, and consummate service excellence.

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2. Customer Service Philosophy

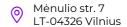
At Payswix, we believe in the following principles for customer service:

- Customer-Centric Orientation: At the core of our values is the absolute commitment to understanding, anticipating, and fulfilling the unique needs and expectations of our valued customers, ultimately leading to their complete satisfaction and loyalty.
- Articulate Communication: We promise to prioritize clear and timely communication with our clients, providing them with accurate and concise information to support informed decision-making.
- Paragon of Professionalism: We train our employees to consistently uphold the highest standards of professional behaviour, courtesy, and respect in every interaction with our valued customers.
- Unceasing Enhancement: Payswix is fully committed to continuously improving its operations. We carefully review our services, actively seek customer feedback, and make the required changes to consistently enhance the customer experience.

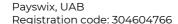
3. Customer Service Channels

Payswix offers a wide range of communication channels for our customers to reach us, ensuring easy access and convenience:











- Telephonic Assistance: Our dedicated team of customer support professionals is ready to answer questions, provide guidance, and share expertise during regular business hours. Our customers and stakeholders can reach us at +370 (5) 207 5750.
- Electronic Mail Correspondence: Our customers and stakeholders can use email to contact us at support@payswix.com, and we are committed to meeting strict response time targets (please find more information in Clause 6 of this CSS).
- Mail Correspondence: Our customers and stakeholders are able to send us any required and important information/documents via post as well to Payswix, UAB trading address which is M\u00e9nulio str. 7, Vilnius, LT-04326 Lithuania.
- In-Person Consultation: For in advance planned meetings for customers and stakeholders who prefer in-person interactions, Payswix has a physical office located at Mėnulio str. 7, Vilnius, LT-04326 Lithuania with operating hours designed to accommodate face-to-face assistance. It is important to emphasize that in-person meetings are an exception and have to be planned well in advance.

4. Identifying Existing Clients

Payswix, UAB is dedicated to ensuring the safety of clients' private information, therefore, strict rules are followed to identify the customer's information when contacted via designated channels.

• Telephonic Assistance: When contacted via phone, our customer support specialists will request all registered clients to provide a registered email address or electronic wallet ID which can be found in the top right corner of the client's account. We do not identify the stakeholders which are not our clients, and we only give them general information about Payswix services, products and etc.

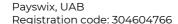














• Electronic Mail Correspondence: Our clients are always assisted via e-mail, however, the email must be sent from the registered company's or individual's e-mail address to identify the client and assist them as fast as possible. We do not identify the stakeholders which are not our clients, and we only give them general information about Payswix services, products and etc.

5. Service Hours

Payswix extends its services during the ensuing hours to accommodate the disparate requirements of our clients:

Monday to Thursday: 9:00 AM – 5 PM EET/EEST

Friday: 9:00 AM – 4 PM EET/EEST

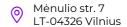
Saturday and Sunday: Non-operational

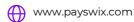
6. Response Times

Punctuality is a crucial element in our commitment to providing outstanding customer service. Payswix has meticulously delineated the ensuing response time objectives:

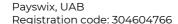
- Telephonic Assistance: Our primary aim is to respond to incoming telephonic inquiries within an average waiting time not exceeding 60 seconds. If due to unplanned circumstances the call is not picked up, our customer service specialists will make sure to call back every client and stakeholder by the end of business day.
- Electronic Mail Correspondence: We are dedicated to responding to email inquiries within the same business day, with a steadfast commitment to delivering information and assistance promptly. Emails received after 4 PM might take until the next business day to be replied to.
- Mail Correspondence: We are responsible for the documentation received from our clients and their counterparties, and also stakeholders, therefore, we













acknowledge that the information was received on the same day of receipt of mail correspondence.

In-Person Consultation: Customers and stakeholders who visit our physical office for in-person consultations can expect fast and efficient service, reflecting our unwavering commitment to prioritizing efficiency and convenience if the consultation is planned beforehand.

7. Resolution Times

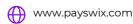
Payswix is fully dedicated to promptly and effectively addressing customer and stakeholders concerns. To honour this commitment, we have established the following resolution time objectives:

- General Inquiries: We are firmly committed to providing thorough responses and solutions to general inquiries on the same business day. Emails received after 4 PM might take until the next business day to be resolved.
 - o The resolution times of general inquiries may differ as well depending on the urgency of the inquiry itself. If the inquiry can be internally treated as urgent, it shall be resolved within 2 hours.
- Complex Challenges: For complex and multifaceted issues, Payswix aims to achieve resolution within 15 business days. During this period, customers and stakeholders will receive regular updates on the progress of their matter, ensuring transparency and accountability.

8. Complaint Handling

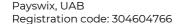
Payswix values customer and stakeholders feedback greatly and sees complaints as opportunities for constructive improvement. Our structured complaint handling process includes the following stages:













- Receipt: All complaints submitted through designated channels are carefully documented and acknowledged, following a meticulously structured reception process.
- Investigation: Every complaint is assigned to a dedicated team member responsible for conducting a thorough investigation, identifying root causes, and gathering essential data.
- Resolution: We are committed to resolving complaints within 5 business days depending on the complexity of the issue, providing a comprehensive response that explains the resolution process, promoting transparency and accountability. In rare cases, the final feedback can be provided within 15 business days, ensuring updates along the way.

9. Accessibility

Payswix is dedicated to guaranteeing the accessibility of our services to all our customers. Upon request, we will provide reasonable conditions and support, diligently working to remove barriers to inclusivity and equal access.

10. Training and Development

Payswix recognizes that its workforce is the bedrock of its operational excellence. To maintain the highest customer service standards, we are committed to continuously educating and empowering our staff through ongoing training efforts. These initiatives aim to equip our customer service team with the knowledge, skills, and tools necessary for exceptional performance and consistent alignment with customer and stakeholders expectations.

11. Monitoring and Review

Payswix consistently monitors and reviews its customer service operations to ensure compliance with the principles outlined in this CSS. Customer feedback is a vital part













of this continuous process, driving systemic improvements and adaptive refinements to enhance service quality. Therefore, to keep up with clients' feedback we send several surveys throughout a year – quarterly one to the customers that have been Payswix, UAB clients for 3 months and longer and a yearly survey is sent to all of our clients.

12. Final Provisions

Payswix, UAB, is firmly dedicated to providing exceptional customer service that aligns with our core values of customer focus, professionalism, and continuous improvement. This CSS serves as a guiding light for our team, reaffirming our unwavering commitment to delivering exceptional service excellence.

