



AIO Complaints Handling Policy

Last Updated: [15/10/2025]

1. Purpose

This Complaints Handling Policy sets out how AIO Technology EOOD (“AIO,” “we,” “our,” or “us”) manages, investigates, and resolves complaints received from customers, partners, or users of our services.

The goal is to ensure that all complaints are handled promptly, fairly, and transparently, in line with:

- EU General Data Protection Regulation (GDPR)
- MiCA Regulation 2023/1114 (EU) (as applicable)
- Bulgarian Consumer Protection Act
- AIO's internal Quality and Compliance standards

2. Scope

This policy applies to:

- All customers, partners, and website users of **AIO Cash** (<https://aio.cash>).
- All complaints related to AIO's products, services, transactions, communication, or conduct.

It **does not** cover:

- General inquiries or support requests (handled via standard support channels).
- Disputes outside AIO's control (e.g., blockchain network delays).

3. Definition of a Complaint

A **complaint** is any **expression of dissatisfaction** made by a customer or partner regarding AIO's products, services, or staff, where a response or resolution is **explicitly or implicitly expected**. for the following purposes:



Examples include:

- Service unavailability or technical malfunction;
- Payment delays or transaction discrepancies;
- Breach of service-level expectations;
- Inadequate communication or support response;
- Perceived non-compliance with privacy or security obligations.

4. How to Submit a Complaint

Customers can file complaints via one of the following channels:

Channel	Contact Information	Availability
Email	support@aio.cash	24/7 intake, working-hours review
Web Form	https://aio.cash/contact → “Submit a Complaint”	24/7
Postal Mail	AIO Technology EOOD, Vitosha Blvd № 4, 1st Floor, 1000 Sofia, Bulgaria	Business hours only

Required details:

- Full name and email address
- Description of issue (including dates and times)
- Any supporting documentation (screenshots, logs, invoices)

This banner is powered by our **Consent Management Platform (CMP)** and allows you to:

- Accept all cookies;
- Reject non-essential cookies; or Customize preferences by category.

Your consent choices are securely stored and can be changed anytime using the “**Cookie Settings**” link in the website footer.

We only activate **non-essential cookies** (analytics, marketing) **after you have given explicit consent** in compliance with **GDPR Article 6(1)(a)** and **ePrivacy Directive Article 5(3)**.

5. Complaint handling workflow (with SLAs)

Stage	Description	SLA / Time Frame	Responsible Party
1. Acknowledgment	Complaint received and logged in our internal tracking system. Confirmation email sent to complainant.	Within 1 business day	Support Team
2. Initial Assessment	Classification of complaint (technical, financial, compliance, general) and assignment to responsible department.	Within 2 business days	Quality & Compliance Officer
3. Investigation	Collection of facts, logs, and communication with relevant staff and third-party providers.	Within 5 business days (standard) / 10 days (max) for complex cases	Department Lead
4. Resolution Proposal	Written response provided to the complainant with findings, corrective actions, and timeline.	Within 10 business days of acknowledgment	Compliance Department
5. Escalation (Optional)	If the complainant is not satisfied, they may request a review by AIO's Compliance Manager.	Within 5 business days of request	Compliance Manager
6. Closure & Feedback	Case closed once resolution accepted and documented. Feedback survey sent.	Within 3 business days after closure	Support Team



Target resolution time:

AIO aims to resolve all complaints within 10 business days. If more time is required, the complainant will be informed in writing with reasons and an updated timeline (maximum 30 days).

6. Escalation Path

Level 1 – Customer Support → support@aio.cash

Level 2 – Compliance Department → compliance@aio.cash

Level 3 – Executive Review (CEO) → william@aio.cash

If the complainant is unsatisfied after all internal stages, they may contact the **Commission for Personal Data Protection (CPD)** in Bulgaria or their local **Data Protection Authority (DPA)**.

7. Record-Keeping & Confidentiality

- All complaints are logged in AIO's secure CRM system.
- Records are retained for minimum 5 years for audit and regulatory review.
- Complaint data is handled as confidential Personal Data under GDPR Articles 5 and 32.

8. Contact us

Complaint data is periodically analyzed to:

- Identify systemic issues or recurring service failures;
- Improve processes, communication, and technical reliability;
- Train staff on service quality and compliance standards.

Quarterly reports are reviewed by AIO's **Compliance Manager** and **Executive Team**.

9. Contact Information

AIO Technology EOOD

📍 Vitosha Blvd №4, 1st Floor, 1000 Sofia, Bulgaria

✉️ privacy@aio.cash

🌐 <https://aio.cash>



10. Policy Review

This policy is reviewed **annually** or upon regulatory or operational changes. The “**Last Updated**” date reflects the latest approved version.