Approved:
UAB ‘8 stars’
06-02-2026 Director’s Order No. 06-02-2026/ 2

UAB ‘8 stars’

CLIENT COMPLAINTS EXAMINATION RULES

1. GENERAL PROVISIONS

1.1. These Client Complaints Examination Rules (hereinafter - the Rules) shall envisage the requirements, which the Company must adhere to when accepting, registering and examining the Complaints associated with the Crowdfunding Services being provided and/or contracts concluded with the Clients, and adopting decisions regarding these Complaints.

1.2. The Complaints shall be examined by following Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business, and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937 (hereinafter - **the Regulation**), the Rules for Examining the Received Financial Market Participants Complaints approved through the decision of the Board of the Bank of Lithuania and other applicable statutes of law.

1.3. Each Client shall have the right to submit a Complaint to the Company, as well as, they shall have the right to address the court regarding their infringed rights and/or protection of lawful interests.

1.4. If the Client is an investor and at the same time a consumer, as it is understood in accordance to the Republic of Lithuania Law on Bank of Lithuania, the Client shall also have the right to address the out-of-court dispute resolution body - the Bank of Lithuania. In this case, the address to the Bank of Lithuania must be made by following the procedure fixed in the Republic of Lithuania Law on Bank of Lithuania and in other relevant statutes of law.

1.5. The provisions of these Rules shall not be applied, when:

1.5.1. Special laws do not regulate the activity of the Company indicated in the Complaint and the Bank of Lithuania does not supervise such activity; or

1.5.2. The Company is not responsible for the execution of the activity indicated in the Complaint.

1.6. In the case indicated in Point 1.5.2 herein, the Company must reply to the Applicant, by indicating the reasons for refusing to accept and examine the Complaint, as well as, if applicable, indicating to the Applicant the finance market participant in charge of the examination of their Complaint.

1.7. The Company shall free-of-charge examine Complaints received in accordance to the procedure indicated in these Rules.

2. NOTIONS

2.1. If the context does not require otherwise, the notions used in these Rules in capital letters shall have the below-indicated meanings:

2.1.1. **The Company** – UAB ‘8 stars’, legal entity's code: 303336450, head office address is registered at 9 Gedimino Street, Vilnius, Republic of Lithuania;

2.1.2. **The Client** – natural person or legal entity, to whom the Company is providing crowdfunding services;

2.1.3. **The Applicant** – the person who submitted the Complaint regarding the crowdfunding services being provided by the Company and/or contracts concluded with the Company, i.e., current or potential Client or their representative;

2.1.4. **Complaint** – written address of the Applicant submitted to the Company regarding dissatisfaction associated with the provision of crowdfunding services, as well as, addressing by the Client, which indicates that the persons rights or lawful interests stemming from the crowdfunding services being provided by the Company or contracts concluded with the Company, or associated with them are breached. Written Complaint shall also be considered a written address forwarded via e-mail, as well as, via other remote communication means granting the possibility to identify the Applicant and prove the information submission fact.

2.1.5. **Complaints Registration Journal** – journal or analogical computer document registration system, in which the Complaints received directly from the Applicants or via postal institutions, as well as, via e-mail or other remote communication means, are registered.

2.1.6. **Complaints Management Process** – actions of the employees of the Company associated with the receipt, registration, examination of the Complaint, informing the Applicant etc.

2.2. Other above not indicated, but used notions shall be understood as they are defined in the the Rules for Examining the Received Financial Market Participants Complaints approved through the decision of the Board of the Bank of Lithuania and other statutes of law applicable to the crowdfunding activity.

3. COMPLAINT REQUIREMENTS

3.1. The Complaint of the Client must be submitted by using the form provided in Annex No. 1 to these Rules.

3.2. This information must be provided in the Complaint:

3.2.1. Date and place of Complaint compiling;

3.2.2. Name, surname, address, e-mail and contact phone number of the Applicant (if they are a natural person) or name, legal entity's code, head office address, e-mail and contact phone number (if they are a legal entity);

3.2.3. What specific actions of the Company and/or its employees are being complained against, and which rights and/or lawful interests of the Applicant they infringed;

3.2.4. Precise motivated and unambiguous demand of the Complaint and the arguments substantiating it, as well as, written evidence;

3.3. The Applicant, who submitted the Complaint, must provide all in their opinion written evidence linked to the issue of the Complaint, if this evidence is necessary for the examination.

3.4. The Applicant or their manager, or another authorized person (if the Applicant is a legal entity) must sign the Complaint.

3.5. If the person authorized by the Applicant signs the Complaint, along with the complaint, the signed by the agent Power of Attorney, which has been concluded in accordance to the statutory procedure, confirming the rights of the person to sign on behalf of the Applicant must be provided. In such a case, the name, surname, address, e-mail and contact phone number of the authorized person must also be indicated.

3.6. The Complaint must be submitted in written form and compiled in Lithuanian or English languages. If the Crowdfunding Proposal through marketing announcement is being advertised in another Member State of the European Economic Area (not only in Lithuania), then the Complaint may be written by using at least one official language of the respective country, i.e., Latvian, Estonian, Spanish, Portuguese, Romanian, Luxembourgian, French, Greek, German, Polish or Norwegian. If the Complaint is submitted to the Company via e-mail indicated in Point 4.1.3 herein, the scanned version of the Complaint shall be deemed a written form of the Complaint. It must be ensured, that the text of the Complaint is readable and the signature of the Applicant or their authorized person is identifiable, or the Complaint must be signed with a qualified e-signature.

3.7. The Client shall be responsible for the correctness of personal contact data indicated in the Complaint and shall agree for the Company to submit the entirety of information associated with the examination of the Complaint to the Applicant via contact data indicated in the Complaint.

4. PROCEDURE FOR SUBMITTING THE COMPLAINT TO THE COMPANY

4.1. The Applicant may submit the Complaint:

4.1.1. Personally deliver the Complaint to the headquarters of the Company;

4.1.2. Send the Complaint to the Company's headquarters via registered mail;

4.1.3. Forward the Complaint via the Company's e-mail: info@letsinvest.eu.

4.2. When forwarding the Complaint via e-mail, the scanned version of the Complaint shall be submitted. It must be ensured, that the text of the Complaint is readable and the signature of the Applicant or their authorized person is identifiable, or the Complaint must be signed with a qualified e-signature.

4.3. The Complaint must be addressed to the Company's manager Vytenis Kinduris.

5. PROCEDURE FOR ACCEPTING AND EXAMINING THE COMPLAINT

Procedure for accepting the Complaint, eliminating shortfalls and refusing to accept the Complaint

5.1. The Complaints received by the Company shall be registered in the Complaints Registration Journal. Such data affirming the Complaint shall be registered:

5.1.1. Name, surname / company name of the Applicant;

5.1.2. Contact data of the Applicant;

5.1.3. Date and method of Complaint receipt;

5.1.4. Essence of the Complaint (content summary);

5.1.5. Services, actions or products being complained against, their types;

5.1.6. Date of submitting the reply to the Applicant;

5.1.7. Final Complaint examination result (decision);

5.1.8. Name, surname and position of the employee of the Company who examined the Complaint and submitted the reply to the Applicant.

5.2. The employee of the Company, having registered the Complaint, on the same work day shall transfer the Complaint to the Company's employee in charge of the examination of them.

5.3. Only those received Complaints, which conform to the requirements envisaged in Points 3.1 – 3.6 herein and which were submitted by using one of the methods indicated in Points 4.1.1 – 4.1.3 herein, shall be registered and examined.

5.4. About the accepted and registered Complaint the Applicant shall be informed as soon as possible via their contact data indicated in the Complaint, however, no later than within 10 work days from the day of receiving the Complaint. In such announcement, the name, surname and contact data (e-mail address, phone number) of the Company's employee in charge of the examination of the Complaint shall be indicated, through which the Applicant may inquire in regards to any associated issue. The term for examining the Complaint and submitting the reply to the Applicant shall be indicated as well.

5.5. The Complaints, which do not conform to the requirements indicated in Points 3.1 – 3.6 herein, shall be returned to the Applicant. In this case, the Company within 10 work days from the day of Complaint Receipt shall inform the Applicant about refusal to examine their Complaint and indicate the reasons for this.

5.6. Having received the Complaint, the Company's employee in charge of the examination of it without undue delay shall assess whether the Complaint

contains all important information and evidence. If the Complaint essentially can be examined, however, it has shortfalls (circumstances are not quite understandable, the Complaint is not thorough, not all evidence was submitted etc.), the Company's employee in charge of the examination of the Complaint without delay shall request the Applicant to specify the material of the Complaint and provide any additional information or evidence necessary for the proper examination of the Complaint. In such a case, the Company shall fix a reasonable period for the elimination of the Complaint's shortfalls.

5.7. The return of the Complaint envisaged in Point 5.5 herein shall not preclude the Applicant from re-addressing the Company with the Complaint.

Complaints examination procedure

5.8. When examining the Complaints, all documents and data, which are associated with the Complaint being examined and necessary for the thorough and objective examination of the Complaint, shall be collected and assessed. By adopting the decision regarding the Complaint, the Company's employee in charge of the examination of it shall have regard to all issues raised in the Complaint and shall indicate the reasons of the examination results.

5.9. While the Complaints are being examined in writing, the employee of the Company examining the Complaint shall have the right to meet with the Applicant, if this is necessary for expedient and proper examination. The Applicant must be talked to clearly, simply and in easy to understand language irrespective whether the communication is happening in writing or orally.

5.10. The Complaint conforming to the requirements envisaged in Pointsų 3.1 – 3.6 herein must be examined and the thorough, substantiated and document-based reply to the Applicant must be submitted as soon as possible, but no later than within 15 work days from the day of receiving the Complaint.

5.11. In exceptional cases, when due to the reasons which the Company cannot control is not possible to submit the reply within 15 work days, the Company must forward a non-final reply by clearly indicating the reasons for being late to submit the reply and the period, during which the Applicant will receive the final reply. In any case, the term for submitting the final reply shall not exceed 35 work days from the day of Complaint receipt.

5.12. Having received the Complaint, the Company's employee in charge of the examination of it shall examine the Complaint by following the valid statutes of law, the principles of respecting human rights, justice, honesty, reasonableness, objectivity, impartiality and expedience. They shall adopt one of such decisions:

5.12.1. To grant the demands indicated in the Complaint;

5.12.2. To partially grant the demands indicated in the Complaint;

5.12.3. To not grant the demands indicated in the Complaint and reject it.

5.13. If the Company fully or partially agrees with the Complaint demands, in the reply, the method and terms for eliminating the infringement of rights and/or lawful interests of the Applicant shall be indicated. The value of compensation for losses, which occurred through the fault of the Company shall also be indicated.

5.14. If the Company does not grant or partially grants the Complaint, a reply shall be submitted to the Applicant indicating the motives for refusing to grant the Complaint (the reasoning must be based on facts and legla norms, and/or contractual provisions) and other measures for defending the interests of the Client, which the Client may use, including, but not limited, the possible measures for examining the disputes and courts.

5.15. The Company shall have the right to refuse to examine the Complaint (the Applicant shall be informed about the refusal in accordance to the terms and procedure indicated in Point 5.5 herein), if:

5.15.1. Other institution or court is already examining the Complaint regarding the same subject and grounds;

5.15.2. The Company has adopted a decision or the court's decision, ruling or order has come into force regarding the same subject and grounds.

5.16. The final Complaint examination result (decision) shall be registered in the Complaints Registration Journal.

5.17. The Complaints, material associated with examination of them and reply submitted to the Applicant shall be stored for no shorter period than 3 years from the day of submitting the final reply to the Applicant.

5.18. All replies and/or information of the Company associated with the examination of the Complaint shall be submitted to the Applicant in writing via the indicated e-mail. In the absence of e-mail, the replies and/or information shall be send via registered post to the indicated address of the Applicant. All replies and/or information of the Company associated with the examination of the Complaint shall be submitted to the Applicant in a language, in which the Complaint was received.

5.19. The Applicant, who is also a consumer and who is not satisfied with the Company's decision, shall have the right to address address the out-of-court consumer and financial market participants dispute resolution body - the Bank of Lithuania. The Applicant must address the Bank of Lithuania via 3 (three) months from the day of receiving non-satisfactory Company's decision or via 3 (three) months after the end of periods envisaged in Points 5.10 or 5.11 herein, if the Company does not submit any decision within these periods (reply). You may find out more about the procedure for adopting the decision in cases when consumers are in disputes with financial market participants on the Bank of Lithuania website: https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju. In all cases, the Applicant shall preserve their right to address the competent courts of the Republic of Lithuania regarding the protection of their rights and/or lawful interests in accordance to the statutory procedure.

6. ASSESSMENT OF COMPLAINTS EXAMINATION RESULTS

6.1. To determine its own shortfalls and potential legal or operational risk, the Company shall periodically (once per year) assess the Complaints examination results. The employee of the Company in charge of examination of Complaints shall perform this assessment. During the assessment:

6.1.1. Information about similar Complaints shall be collected, information analysis performed to determine the main reason for emergence of the Complaints, as well as, determine the priorities for eliminating the causes;

6.1.2. It shall be assessed whether the essential reason for emergence of the Complaints may determine the emergence of Complaints regarding other services or products;

6.1.3. It shall be assessed whether the essential reasons for emergence of the Complaints may be eliminated and the methods for their elimination shall be determined;

6.1.4. If need be, essential reasons for emergence of the Complaints shall be eliminated;

6.1.5. It shall be ensured, that information about repeating or essential reasons for the emergence of Complaints would be regularly, but no rarer than once per year, submitted to the manager of the Company so that they could effectively perform their functions.

6.2. The Company shall store information about the decisions of the Company's manager regarding the elimination of shortfalls determined on the grounds of Complaints and risk assessment no shorter than 3 years.

7. SUBMISSION OF INFORMATION TO THE BANK OF LITHUANIA

7.1. After the end of calendar year, the Company until March 1st of the next year via electronic means shall submit to the Bank of Lithuania information about received Complaints and the assessment of Complaints examination results by following the requirements fixed in the Procedure Schedule for Submitting the Reports on Complaints Received from the Financial Market Participants (Annex to the Rules for Examining the Received Financial Market Participants Complaints approved through the decision of the Board of the Bank of Lithuania).

7.2. The Company, prior to the end of the period for submitting the reports indicated in Point 7.1 herein, after determining (finding out) that the data of the reports submitted to the Bank of Lithuania are imprecise, not thorough, erroneous etc. (hereinafter - the Inaccuracies), shall specify the data of these reports and shall re-submit them to the Bank of Lithuania prior to the end of the period for submitting the reports indicated in Point 7.1 herein.

7.3. After the end of the period for submitting the reports indicated in Point 7.1 herein, the Company having determined (found out) that there are Inaccuracies in the reports submitted to the Bank of Lithuania, no later than within 5 work days from the day of determining (finding out) this shall inform the Bank of Lithuania in writing about this and shall submit reports with specified data. In the announcement indicated in this Point, the Company shall provide this information:

7.3.1. Reasons for Inaccuracies;

7.3.2. Report lines, Inaccuracies of which were determined;

7.3.3. Reporting period(s), the report data of which were specified.

7.4. The first time, data to the Bank of Lithuania is submitted for the second half-year of 2026.

8. FINAL PROVISIONS

8.1. These Rules shall come into force on the day of their approval and be valid until the confirmation of the new wording of the Rules or the cancellation of these Rules. If need be, these Rules may be updated.

8.2. The newest wording of these Rules shall be publicly announced on the Company's website: www.letsinvest.com.

8.3. Upon the request of the Applicant, the Company must submit to them in writing all of the necessary information associated with the Complaint Management Process.

8.4. Information submitted via e-mail, as well as, via other telecommunication means granting the possibility to prove the fact of information submission, shall conform to the requirement indicated in the Rules to submit written information.

8.5. All the information indicated in the Complaint, including, personal data, shall be stored by the Company in accordance to the procedure determined by the laws of the Republic of Lithuania.

8.6. These Rules shall be mandatory to all employees of the Company participating in the Complaint Management Process. The employees of the Company participating in the Complaint Management Process shall be familiarized with these Rules by signing them.

8.7. The manager of the Company shall be in charge of the implementation of the Rules, their periodic inspection and assessment of the effectiveness of the Rules. They shall also take up proper measures to eliminate any shortfalls found.

8.8. The Company shall accumulate and upon the request of the Bank of Lithuania submit information about the number of received Complaints. Information must be spread in accordance to the reasons of submitting the Complaints and examination results (the demands of the Complaint were granted, partially granted or not granted).

8.9. The manager of the Company shall be responsible for the correctness of information submitted to the Bank of Lithuania.

CROWDFUNDING PLATFORM OPERATOR'S UAB '8 STARTS'

CLIENT COMPLAINTS EXAMINATION RULES

ANNEX NO. 1

STANDARD COMPLAINT FORM

SUBMISSION OF THE COMPLAINT

1.a Applicant's Data:

SURNAME / NAME OF THE LEGAL ENTITY	NAME	CODE OF THE LEGAL ENTITY AND, IF PRESENT, LEI CODE

ADDRESS (STREET, NUMBER, FLOOR) (Applicable to the head office address of legal entities)	POSTAL CODE	CITY	COUNTRY

TELEPHONE		E-MAIL	

1.b Contact data (if different from 1.a):

SURNAME / NAME OF THE LEGAL ENTITY	NAME

ADDRESS (STREET, NUMBER, FLOOR) (Applicable to the head office address of legal entities)	POSTAL CODE	CITY	COUNTRY

TELEPHONE		E-MAIL	

2.a Data of the authorized person (if applicable) (Power of Attorney or other document confirming the person's appointment as representative):

SURNAME / NAME OF THE LEGAL ENTITY	NAME	CODE OF THE LEGAL ENTITY AND, IF PRESENT, LEI CODE

ADDRESS (STREET, NUMBER, FLOOR)	POSTAL CODE	CITY	COUNTRY

(Applicable to the head office address of legal entities)			

TELEPHONE		E-MAIL	

2.b Contact data (if different from 2.a):

SURNAME / NAME OF THE LEGAL ENTITY	NAME

ADDRESS (STREET, NUMBER, FLOOR) (Applicable to the head office address of legal entities)	POSTAL CODE	CITY	COUNTRY

TELEPHONE		E-MAIL	

3. Information about the Complaint

3.a Full reference to the financing transaction, to which the Complaint is associated (i.e., contract number, name of the Project Owner / company and/or Crowdfunding Project, other clear references to the financing transaction):

3.b Description of the object of the Complaint (please clearly indicate it)

Please submit data, which would confirm the indicated facts.

3.c Date(s) of facts associated with the complaint

3.d Description of the damage or losses (if relevant)

3.e Other comments and significant information (if relevant)

Place Date

_____ _____

(Signature)

APPLICANT / REPRESENTATIVE

Documents being submitted (please tick the necessary field):

Power of Attorney or other document confirming the person's appointment as representative.....	
Contractual documents associated with the Complaint.....	
Other documents added to the Complaint:	
