

Complaints and dispute handling procedure

HU-P14 · v6.5 · 12.10.2026

1 Who handles a complaint

1.1. Fuchs Treuhand AG, UID CHE-107.253.643, Morgartenstrasse 3, 6003 Luzern, Switzerland (the Company), handles complaints about obligations it undertakes for Homeunity membership, HRPT delivery, HAFS, partner remuneration, payments and the website or account. This procedure allows a customer or partner to obtain a reasoned response and correction where appropriate. It does not require surrender of any contractual or statutory right.

1.2. A separately ordered service may have its own contractual provider and complaints contact disclosed before acceptance. The Company assists with coordination where it holds relevant records or has its own responsibility. Referral to another provider does not discharge the Company's separate delivery, accounting or HAFS obligations.

2 Submitting a complaint

2.1. Send complaints concerning membership, orders and refunds to support@homeunity.io. Other Homeunity enquiries may be sent to info@homeunity.io; personal-data requests go to privacy@homeunity.io. An available account support channel or the Company's postal address may also be used. A complaint received by the wrong Company team is routed internally rather than rejected on that ground alone.

2.2. Identify the customer or partner, the account or order, relevant dates and transactions, the issue and the outcome sought. Supply available evidence proportionate to the issue. Private keys, recovery phrases, passwords and confirmation codes are never needed. Identity or financial evidence is requested only through the designated procedure when necessary. A representative supplies appropriate authority.

3 Registration and response periods

3.1. The Company acknowledges receipt within five business days and provides a reasoned outcome or substantive progress response within fifteen business days of receipt. Business days are Monday to Friday excluding public holidays in Lucerne. Shorter mandatory periods and specific performance deadlines in the applicable agreement prevail.

3.2. If further information is necessary, the Company identifies what is missing and why it matters. A progress response states the issue still being checked, steps taken and the expected next response date. It is not permission to postpone a complaint indefinitely. Delays caused by the Company are not attributed to the complainant.

3.3. These response periods do not extend the five-business-day initiation period for a refund already due under HU-P05, HAFS or partner payment deadlines, a statutory data-rights deadline, or a limitation period. A cancellation notice is assessed using its actual legally relevant sending or receipt time.

4 Review and evidence

4.1. The reviewer considers the accepted agreement and version, order, payment and delivery records, instructions, individual token attribution, allocation and calculation records as relevant. Company records are evidence, not an irrebuttable determination of the customer's rights. The customer may explain discrepancies and provide contrary evidence.

4.2. Where reasonably possible, a complaint concerning an operator's disputed action is reviewed by another authorised person. The response explains the conclusion, key evidence, any correction and how it will be carried out. Information restricted by law, third-party privacy or legitimate security needs may be withheld only to the necessary extent.

5 Corrections and outstanding amounts

5.1. An established error is corrected with a record linking the original entry, reason and result. A correction is not used to impose new commercial terms retrospectively. The Company pays an undisputed due amount on time; a dispute about one part does not automatically suspend all other performance.

5.2. A refund, payment-dispute credit or token return is reconciled to prevent double recovery of the same performance. The Company does not require a waiver of a disputed remaining balance merely to pay an undisputed amount. A legal prohibition on a particular transfer is distinguished from an ordinary administrative review and does not itself extinguish the underlying claim.

6 Further review and external remedies

6.1. A complainant may request reconsideration, explaining an error in the response or supplying new material evidence. The Company considers that information and gives its reasoned position; it does not merely repeat a previous outcome without addressing the new issue.

6.2. Using this procedure is free of a Company complaint-handling charge and is not a mandatory prerequisite for contacting a payment institution, competent regulator, data protection authority or court. It does not suspend statutory time limits. The Company does not represent that a particular ombudsman or arbitration scheme has jurisdiction unless the relevant basis is identified. Jurisdiction and governing law follow the applicable agreement and mandatory rules.