



Last update: 25.08.2026

1. Purpose of this disclosure

At CPS Europe S.A. ("enum8") we are committed to handling any complaint fairly, transparently, and promptly. This page explains how to submit a complaint relating to our crypto-asset services (CASP) or our e-money and payment services (EMI), and what you can expect from us.

Before you make a formal complaint

If you have an issue, you are welcome to contact our Customer Support team first.

We will always try to resolve matters quickly. If you are not satisfied with the response, if we cannot resolve the issue, or if you would prefer to use the formal process straight away, you can make a formal complaint at any time.

2. How to submit a complaint

You can submit a complaint free of charge, in English, French, German, or Luxembourgish, through any of the following channels:

Online / email: via the complaint form on our website, or by email to complaints@enum8.com

By post: CPS Europe S.A., 51 Rue de Strasbourg, L-2561 Luxembourg

To help us assess your complaint quickly, please use our standardised complaint template (available on this website) or otherwise include:

- your full name and up-to-date contact details;
- a reference to the relevant service or transaction (e.g. transaction ID, account/VIBAN reference);
- a clear description of the issue and the relevant dates;
- details of any loss or detriment, where applicable; and
- the resolution you are seeking.

You do not need to resend information we already hold.

3. What happens next

4 Steps:



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1. **Acknowledgement:** We confirm receipt without undue delay and within 2 business days, and give you a unique reference number for tracking.
 2. **Admissibility check:** We confirm whether your complaint can be handled and, if so, who is responsible and the expected timeframe.
 3. **Investigation:** Your complaint is handled impartially and independently by our Compliance function, which gathers and reviews all relevant information.
 4. **Final decision:** You receive a reasoned written response addressing the points you raised, together with information on any further options available to you.

Depending on the service provided being subject to the complaint the following response times apply:

Payment-services (EMI) complaints: a reply within 15 business days of receipt. In exceptional cases, a full reply within 35 business days, with an interim update.

Crypto-asset-service (MiCA) complaints: a final decision as soon as possible and in any event within 2 months of receipt. If more time is needed in exceptional circumstances, we will inform you of the reasons and the expected date.

4. If you are not satisfied

If you remain dissatisfied with our final response, you may refer your complaint, within one year of first raising it with us, to the Commission de Surveillance du Secteur Financier (CSSF) :

Département Juridique, 283 route d'Arlon, L-2991 Luxembourg

Email: reclamation@cssf.lu

Fax: (+352) 26 25 1-2601

Online: reclamations.apps.cssf.lu

Submissions to the CSSF should be made in English, French, German, or Luxembourgish, with supporting documents attached. For cross-border financial-services disputes, complainants may be directed to the relevant member of the FIN-NET network of national financial-dispute-resolution schemes - the related information are found under https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_en



6. Treating each other with respect

We are committed to handling your complaint with patience and courtesy, and we ask for the same respect towards our staff. Aggressive, threatening, or abusive behaviour, or unreasonable demands that significantly disrupt our complaints handling, may lead us to limit contact to written communication or, in serious cases, to report threats to the authorities. When we take any such step, we will always explain what we are doing and why.

7. GDPR

Your personal data is processed in accordance with the GDPR, our privacy policy is available for your review on our website www.enum8.com.

This is a summary of our full Complaints Handling Policy, which is available on request.