



# Complaints Handling Policy



## 1. Introduction

### a. Objective and purpose of the Complaints Handling Policy

Bridge Peer Financial Ltd, trading as *Property Bridges* (“the Firm”), is committed to maintaining the highest standards of professionalism, transparency, and customer care in the delivery of its regulated crowdfunding services.

This Complaints Handling Policy establishes the framework and procedures through which Property Bridges receives, investigates, and resolves complaints in a prompt, fair, and consistent manner. It ensures that all client concerns are treated seriously, addressed objectively, and used as a basis for continual service improvement.

The Policy also sets out the Firm’s compliance obligations under:

- **Regulation (EU) 2020/1503** on European Crowdfunding Service Providers (ECSPR),
- **Commission Delegated Regulation (EU) 2022/2119**, and
- The **Consumer Protection Code 2012** (and forthcoming **CPC 2025**).

The objective of this Policy is to:

1. Provide a transparent and accessible process for clients and stakeholders to submit complaints.
2. Ensure that complaints are acknowledged, investigated, and resolved efficiently, impartially, and free of charge.
3. Support the Firm’s regulatory duty to maintain effective complaint management systems as part of its overall governance and compliance framework.
4. Promote continuous improvement by identifying root causes and implementing corrective actions.

Property Bridges recognises that the fair handling of complaints is essential to maintaining investor confidence and meeting its obligations as a regulated Crowdfunding Service Provider authorised by the **Central Bank of Ireland**.



## b. What is a complaint?

For the purposes of this Policy, a *complaint* is defined as any expression of dissatisfaction, whether written or verbal, made to Property Bridges by or on behalf of a person concerning the provision of, or failure to provide, a crowdfunding service.

A complaint may relate to any aspect of the Firm's services or interactions and may allege that the complainant has suffered, or may suffer, financial loss, material distress, or inconvenience.

In line with **Article 7(5) of Regulation (EU) 2020/1503** and **ESMA Guidelines**, a complaint is considered valid whether or not it is ultimately justified.

### Eligible complainants include:

- Current or potential investors using the Property Bridges platform
- Borrowers or project owners seeking or receiving funding
- Business partners, service providers, or any other stakeholder engaging with the Firm
- Any individual or organisation acting on behalf of a client or user of Property Bridges

All complainants have the right to raise concerns free of charge and to receive a fair, timely, and transparent resolution.

## c. Regulatory requirements

Property Bridges complies with all applicable European and Irish regulatory requirements governing complaint handling for Crowdfunding Service Providers.

This includes adherence to:

- **Article 7(5) of Regulation (EU) 2020/1503** on European Crowdfunding Service Providers (ECSPR)
- **Commission Delegated Regulation (EU) 2022/2119**, which sets out the *Model Complaint-Handling Procedure for Crowdfunding Service Providers*
- The **European Securities and Markets Authority (ESMA) Guidelines** on complaints management and investor protection
- The **Consumer Protection Code 2012** (Addendum 2022) and forthcoming **Consumer Protection Code 2025**



- The **Financial Services and Pensions Ombudsman Act 2017**, which provides external redress mechanisms for complainants

Under these frameworks, Property Bridges must ensure that:

1. Effective, transparent, and easily accessible procedures are in place for the **prompt, fair, and consistent handling of complaints** received from clients.
2. Clients can submit complaints **free of charge** and by various means, including electronic, written, or verbal communication.
3. A **standard complaints form** is available on the Firm's website to facilitate clear and structured submission.
4. The Firm **keeps an internal record** of all complaints received, actions taken, and outcomes achieved.
5. All complaints are **investigated in a timely and impartial manner**, with outcomes communicated clearly and within a reasonable period.
6. Complainants are informed of their right to **escalate unresolved matters** to the **Financial Services and Pensions Ombudsman (FSPO)** for independent review.

These obligations ensure that Property Bridges maintains full compliance with its regulatory responsibilities and continues to uphold the highest standards of investor protection and fair treatment.

## Handling a complaint

### a. How a complaint may be made

Clients, investors, borrowers, partners, or any individual or organisation may submit a complaint to Property Bridges at any time, free of charge, using any of the following methods.

#### 1. Online

A complaint may be raised directly through the Property Bridges website at

[Contact Us – Propertybridges](#)



To submit a complaint online, select “**Complaint**” as the topic in the **General Inquiries form** and complete the required fields. A file upload section is available for attaching the completed Complaints Form or any supporting documents.

## 2. Email

Complaints may be submitted by emailing: [team@propertybridges.com](mailto:team@propertybridges.com)

Complaints Form and any supporting documentation may be attached to help the Firm assess the issue.

## 3. Post

Head of Compliance

Bridge Peer Financial Ltd t/a Property Bridges

3rd Floor, 22 Fitzwilliam Street Upper

Dublin 2, D02 WR82, Ireland

Telephone: +353 (01) 549 4546

### Availability of Complaints Form and Complaints Policy

The Complaints Form and Complaints Handling Policy are available for download on the Property Bridges website at: [Contact Us – Propertybridges](#).

Complaints may be submitted using the online submission form, by email, or by post. All submission methods are equally valid. Use of the downloadable form is encouraged but not mandatory.



## Get in Touch

### Call Us

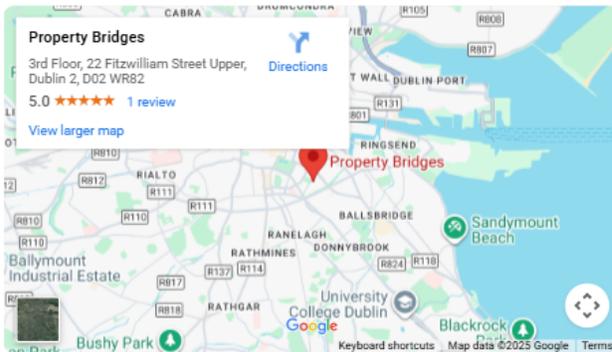
(01) 549 4546

### Email Us

team@propertybridges.com

### Head Office

3rd Floor, 22 Fitzwilliam Street Upper, Dublin 2, Ireland



## General Inquiries

Name

Email

Phone Number

Topic

  
 Customer Support  
 Investor  
 Borrower  
 Complaint  
 Others

Compliance Form Upload File

  
Click or drag a file to this area to upload.

Uploaded files are used solely for Formal Complaint processing in accordance with the Complaints Policy

**Submit**

## Submit a Formal Complaint

To make a formal complaint, please download and complete the Property Bridges Complaints Form and email it to team@propertybridges.com, or post it to:

Head of Compliance, Bridge Peer Financial Ltd t/a Property Bridges, 22 Fitzwilliam Street Upper, Dublin 2, D02 WR82.

We will acknowledge your complaint within two business days and aim to provide a full response within 15 business days.

**Download Complaints Form**

**Download Complaints Policy**



Complainants are encouraged to provide enough detail to allow the Firm to identify and assess the matter. However, missing information will not prevent the complaint from being acknowledged and investigated.

Property Bridges ensures that every complaint is treated fairly, promptly, and transparently in accordance with Article 7(5) of Regulation EU 2020 1503 and the requirements of the Financial Services and Pensions Ombudsman Act 2017.

### **b. What information is required when making a complaint?**

To allow Property Bridges to assess and resolve your complaint efficiently, please include the following details when submitting your complaint (where applicable):

1. **Your full name and contact details**, including email address and telephone number.
2. **Your relationship with Property Bridges**, such as investor, borrower, or business partner.
3. **The nature of your complaint**, including a clear description of the issue and when the conduct or event occurred.
4. **Any relevant reference numbers** (for example, project name, transaction ID, or campaign title).
5. **Supporting documentation or evidence**, such as screenshots, correspondence, or contracts related to the complaint.
6. **Your desired outcome or resolution**, if applicable (for example, correction, refund, clarification, or apology).

If your complaint relates to a technical issue or error on the Property Bridges platform, please include a **screenshot** and the **webpage link** to help our team verify the issue.

While providing full information helps us resolve your complaint more quickly, Property Bridges will acknowledge and investigate all complaints received, even if not all details are initially available.



### **c. Assistance with Making a Complaint**

Property Bridges is committed to ensuring that every client can raise a complaint easily and receive the necessary support throughout the process.

If you need assistance in formulating or submitting a complaint, a member of our **Operations and Support Team** will be available to help you.

You may contact us by any of the following means:

Email: [team@propertybridges.com](mailto:team@propertybridges.com)

Telephone: +353 (01) 549 4546

Online Chat is available for general support; however, formal complaints should be submitted via the online form, email, or post.

If you require additional assistance, such as accessibility support, translation, or help completing documentation, our team will make reasonable arrangements to ensure your complaint can be properly received and understood.

All assistance is provided free of charge.

Property Bridges ensures that all clients, including vulnerable or non-digital users, can access the complaints process through alternative channels. Upon request, the Firm will provide paper forms, translation services, or telephone assistance to ensure accessibility for all complainants.

### **d. GDPR and Data Protection**

Property Bridges will process all personal data submitted as part of a complaint in accordance with the General Data Protection Regulation (GDPR), the Data Protection Acts 1988 to 2018, and the Firm's Privacy Policy.

Any information you provide will be used solely for the purpose of:



- acknowledging, assessing, and investigating your complaint
- communicating the outcome to you
- meeting our regulatory and legal obligations, including reporting requirements
- improving the quality and effectiveness of our services

We will only request information that is necessary to assess and resolve your complaint. Personal data will be retained securely for a minimum of five years from the date the complaint is closed, as required under Regulation EU 2020/1503 and relevant Irish legislation.

You have the right to request access to the personal data we hold about you, to request the rectification of inaccurate data, or to raise concerns regarding how your information is being processed. Any such requests may be made by contacting: [team@propertybridges.com](mailto:team@propertybridges.com)

For further details on how we manage and protect your personal data, please refer to the Property Bridges Privacy Policy, which is available at [Privacy – Propertybridges](#).

#### **e. Acknowledgement of complaints**

We are committed to acknowledging all complaints as soon as possible upon receipt. Once a complaint has been received, Property Bridges will issue an acknowledgement within two business days of receiving the complaint. Each acknowledgement will include a unique complaint reference number, the name and contact details of the staff member handling the case, and a short summary of the next steps and escalation options, including the right to refer unresolved matters to the Financial Services and Pensions Ombudsman (FSPO).

#### **f. Your rights during the complaint process**

Property Bridges acknowledges all complaints **promptly upon receipt**.

- You will receive an **acknowledgement within two business days**, confirming that your complaint has been received and logged in the Firm's internal complaints register.



- The acknowledgement will include the name and contact details of the person handling your case, an outline of the process, and the expected timeline for resolution.

This ensures that each complaint is handled transparently and in compliance with **Article 7(5) of Regulation (EU) 2020/1503** and the **Consumer Protection Code 2012 (Addendum 2022)**.

#### **g. Response to a Complaint**

Property Bridges is committed to resolving all complaints promptly, fairly, and transparently. Each complaint is carefully reviewed by the relevant internal teams and, where applicable, by external partners such as our authorised electronic-money institution.

The Complaint Form is available for download on the Property Bridges website and may also be requested by email at [team@propertybridges.com](mailto:team@propertybridges.com). This form helps complainants provide all relevant information, but it is **not mandatory** for a complaint to be accepted.

#### **Operational and Payment-Related Complaints**

Complaints concerning account functionality, payment transactions, or KYC/AML processes are jointly analysed by the Property Bridges Operations and Support Team and the electronic-money institution partner Support Team.

#### **Legal or Regulatory Complaints**

Complaints of a legal or regulatory nature are assessed by the Property Bridges Operations and Compliance Team in coordination with the electronic-money institution partner Legal Department, where relevant.

#### **Response Timeframe**

Property Bridges will provide a written response within 15 business days of receiving a complaint. In exceptional cases where a final response cannot be issued within this period, the complainant will be informed of the reason for the delay and provided with a new expected timeframe. All complaints will be resolved no later than 30 days from the date of receipt.



All complaint correspondence, investigation notes, and final responses will be **retained for a minimum of five years** from the date the complaint is closed, in line with the Firm's regulatory record-keeping obligations.

### **Reconsideration of the Outcome**

If you are dissatisfied with the outcome of your complaint, you may request a review by the Head of Compliance.

Such requests should be made in **writing** and sent by post or email to:

Email: [team@propertybridges.com](mailto:team@propertybridges.com)

Post: Head of Compliance

Bridge Peer Financial Ltd t/a Property Bridges

22 Fitzwilliam Street Upper, Dublin 2, Ireland – Eircode D02 WR82

Property Bridges will re-examine the complaint independently to ensure a fair and thorough reassessment before issuing a final written decision.

The Head of Compliance will first review the complaint. If the complainant remains dissatisfied, the matter may be escalated to the Chief Executive Officer for final internal review before referring it to the FSPO.

### **Independent Review by the Financial Services and Pensions Ombudsman (FSPO)**

If you remain dissatisfied after this internal review, you have the right to refer the matter to the **Financial Services and Pensions Ombudsman (FSPO)** in accordance with the **FSPO Act 2017**.

Full details are available at [www.fspo.ie](http://www.fspo.ie).



## h. Further action

If you are dissatisfied with the manner in which your complaint has been handled or with the outcome provided, you may request that the case be reviewed by the Head of Compliance.

### Contact Details:

Head of Compliance

Bridge Peer Financial Ltd t/a Property Bridges

22 Fitzwilliam Street Upper, Dublin 2, Ireland – Eircode D02 WR82

Tel: +353 (01) 549 4546

Email: [team@propertybridges.com](mailto:team@propertybridges.com)

Following this internal review, if you remain dissatisfied, you have the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO) for independent examination.

### FSPO Contact Details:

Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Tel: +353 (01) 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)

This right of referral is provided under the **Financial Services and Pensions Ombudsman Act 2017**.

## j. Reporting and Follow-up

The **Operations and Customer Service Team** maintains a central **Complaints Register** that records all complaints received, actions taken, and final outcomes.

- The **Head of Compliance** reviews complaint trends and root causes on a quarterly basis.



- A summary report is submitted to the **Board of Directors** and the **Risk and Compliance Committee**, highlighting material issues, recurring themes, and any remedial actions implemented.
- Significant or systemic complaints are incorporated into the Firm's **Enterprise Risk Management and Operational Incident Register**, ensuring corrective actions and continuous improvement.
- The **Head of Compliance** will provide a **quarterly attestation** to the **Chief Executive Officer** confirming that the Firm's complaint-handling framework remains compliant, effective, and appropriately resourced. Any material issues or breaches identified will be escalated to the **Board of Directors** without delay.
- Insights into the complaints process are incorporated into the Firm's **Risk Register**. This integration allows management and the Board to monitor emerging conduct risks, recurring issues, and the effectiveness of remedial actions.

This process ensures ongoing compliance with **Article 7(5) of Regulation (EU) 2020/1503**, **Commission Delegated Regulation (EU) 2022/2119**, and the **Consumer Protection Code 2025**.

Bridge Peer Financial Ltd, trading as Property Bridges, is authorised and regulated by the Central Bank of Ireland as a Crowdfunding Service Provider under Regulation (EU) 2020/1503.