COMPLAINTS

Arktika Capital AB aims to handle complaints promptly, fairly, and effectively. This page explains how you can submit a complaint, how we process it, and what options you have if you are not satisfied with our response.

What is a complaint?

A complaint is a specific expression of dissatisfaction regarding our actions or handling of a matter in an individual case.

How to submit a complaint

You can submit a complaint in any of the following ways. We recommend submitting your complaint in writing to ensure efficient handling.

Email (preferred): klagomal@arktika.se

Postal mail: Arktika Capital AB, Industrigatan 4a, 122 46 STOCKHOLM

Please include:

- Your name and contact details
- A clear description of what happened and why you are dissatisfied
- What outcome you are requesting (if applicable)
- Any relevant supporting documentation or references (e.g., dates, case numbers)

How we handle your complaint

- Forwarding and responsibility: All complaints are handled by our Complaints Officer (the CEO), or a designated substitute if the Complaints Officer is unavailable.
- Acknowledgement: We will acknowledge receipt of your complaint without undue delay and confirm when you can expect a response.
- Response time: We aim to provide a substantive response within 14 days. If
 additional time is needed, we will inform you within that timeframe, explain the
 reason for the delay, and provide an updated expected response date.

Konsumenternas

- Written decisions: If a complaint is rejected or cannot be fully upheld, we will
 communicate our decision in writing (email or postal mail), including the reasons for
 our position and information on how you can escalate the matter.
- No charge: Information about how complaints are handled is provided free of charge.

If you are not satisfied with our response

If you are not satisfied with our decision, you may request a review. We will then reassess the matter based on the information available and any additional information you provide.



You may also be entitled to have a dispute reviewed externally, depending on the nature of the case:

- The National Board for Consumer Disputes (ARN) (Allmänna reklamationsnämnden) –
 an authority that reviews disputes between consumers and businesses. Filing a case
 involves a fee (currently 150 SEK). ARN Allmänna reklamationsnämnden+1
 - o Website: arn.se <u>ARN Allmänna reklamationsnämnden</u>
 - Postal address: ARN, Box 174, 101 23 Stockholm, Sweden <u>ARN Allmänna</u> reklamationsnämnden
 - Email (registry): arn@arn.se; Phone (switchboard): +46 (0)8 508 860 00 ARN Allmänna reklamationsnämnden
- General courts (where applicable)

Independent guidance for consumers

If you want independent guidance on banking and financial matters, you can contact:

- Konsumenternas Bank- och finansbyrå (Consumer Banking and Finance Bureau)
 - o Phone: 0200-22 58 00 (weekdays 09:00–12:00) Konsumenternas+1
 - o Postal address: Box 24215, 104 51 Stockholm, Sweden Konsumenternas

You may also seek support from municipal consumer guidance services (availability varies by municipality). <u>Konsumentverket</u>

Contacting the supervisory authority (Sweden)

You may contact the Swedish Financial Supervisory Authority (Finansinspektionen) for questions from consumers/investors and to report concerns: Phone via switchboard +46 (0)8 408 980 00, email finansinspektionen@fi.se (consumer phone hours apply)

