

Complaints Handling Policy

Introduction

Lendable Inc. is a Delaware US Corporation that is parent to the following subsidiaries:

Lendable Asset Management LLC, Delaware US Corporate - registered exempt reporting advisor with the SEC

Dynolabs Asset Management Ltd, UK Corporate - authorised and regulated by the Financial Conduct Authority (FCA)

Dyno Labs Limited - Kenyan Corporate

Lendable Pte Ltd. Singapore Corporate

All these companies form the “Lendable Group”

As Dynolabs Asset Management is authorised and regulated by the FCA we must have in place effective and transparent procedures for the prompt handling of complaints. Additionally as a Lendable Group policy this has been extended to all companies in the group

Lendable group is committed to treating its customer and other stakeholders fairly and to handling complaints reasonably and promptly. This document sets out the complaints handling procedures that we will follow in the event you make the complaint.

Does this policy apply to you?

This policy applies to all stakeholders of Dynolabs Asset Management Ltd and the group which includes retail clients and eligible complainants.

An eligible complainant is defined as:

- A consumer
- A micro-enterprise
- A charity which has an annual income of less than £1million, or
- A trustee of a trust which has a net asset value of less than £1million

Regardless of this, if you do not fall into the above categories we will treat your complaint as if you do. Please note, however, that if you are not an eligible complainant you will not be able to refer your complaint to the Financial Ombudsman Service if you are not satisfied with the way we have handled your complaint.

How can you make a complaint?

You can make a complaint by any reasonable means – for example, letter, fax, email, telephone. We find that putting down your complaint or concerns in a letter is best. Contact details for complaints are as follows:

Letter : The Compliance Officer, 20-22 Wenlock Road, London, N1 7GU, UK

Phone: +44 776 014 5137

Email: compliance@lendable.io

Investigation of a complaint

Where a complaint is received, our Risk & Compliance Unit will investigate it. We aim to assess any complaint fairly, consistently and promptly to determine whether it should be upheld and, if so, what remedial action or redress may be appropriate. We shall resolve it at the earliest opportunity with the aim of doing so within 8 weeks of receipt.

Referring complaints to a non-Lendable entity

If you complain to us but we are satisfied that the complaint really relates to another entity, or that the complaint relates to us and another entity jointly, we will refer the matter on to that entity (so they can consider your complaint). We will do this promptly and tell you what we have done. We will also provide you with the other entity's contact details.

Timescale for initially responding to complaints

We will acknowledge your complaint promptly (generally within 5 business days) in writing, and will include written details of our complaints handling procedures. Where we are able to provide a final response immediately, the acknowledgement may be combined with the final response. You will be kept informed of the progress of the investigation.

Final or other response within 8 weeks

We will either send a final response (as described below) within 8 weeks or, at the end of that period, a response explaining that we are not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response. This response will inform you whether you are entitled to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman') if you are dissatisfied with the delay.

Final response

This will either:

- uphold the complaint and, where appropriate, offer redress or

- reject the complaint and give reasons for doing so.

The final response will advise you whether you may refer the complaint to the Financial Ombudsman Service if you are not satisfied.

Referring complaints to the Financial Ombudsman Service

Should you still not be satisfied by our final response, you may be entitled to refer your complaint to the Ombudsman for its consideration. Where you wish to do so, you should do so within 6 months (from the date the final response was issued) as your complaint may otherwise be time-barred under the Ombudsman's rules.

The Ombudsman can be contacted at the following address:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Tel no: 0845 080 1800

<http://www.financial-ombudsman.org.uk/>