

COMPLAINT RESOLUTION PROCEDURE

Last Updated: February 04, 2026

At FINFAN, we are committed to providing effective and highly competitive financial services. To realize this commitment, we rely on a team of highly trained personnel dedicated to Merchant, along with continuous technological improvements to enhance service experience and efficiency.

However, in rare cases, service quality may not fully meet Merchant's expectations. We always value Merchant feedback and have established a simple, transparent complaint reception process to ensure all arising issues are handled promptly and satisfactorily.

Process for Receiving and Handling Service Complaints

The Merchant may send complaints to the Company via email.

Immediately upon receipt, the Merchant's complaint will be recorded on the internal system. Within **02 working days**, we will send an email confirming receipt of the complaint and that it is being processed.

FINFAN commits to complying with the processing timelines stipulated in the "Errors and Incidents" section of the Terms and Conditions policy, specifically:

- **07 working days:** For ordinary complaints.
- **30 - 90 days:** For complex transactions involving international elements requiring verification with foreign Banks/Partners.

Upon completion of the processing, we will send an official response presenting the results regarding the content of the complaint along with handling and remedial measures (if any). Where necessary, the Company will also review and improve relevant internal processes to ensure service quality enhancement and prevent the recurrence of similar incidents in the future.

Contact Methods

For inquiries related to the service usage process and transaction execution:

Unit: **Best Way Corporation**

Address: 106 Nguyen Van Troi, Ward 8, Phu Nhuan District, Ho Chi Minh City, Vietnam

Tel: [+ \(84\)28 6685 3317](tel:+842866853317)

E-mail: support.iban@finfan.vn

Online Chat: <https://finfan.io/en> (bottom right corner of the screen)

Data Incident & Privacy Handling Process

Step 1: Reception and Response

- All requests from the Data Subject (**Merchant**) sent to support.iban@finfan.vn will be immediately forwarded to the Data Protection Officer (DPO) department of FINFAN.
- FINFAN commits to sending a response confirming receipt of the request and notifying the **Merchant** of the processing procedure within **02 working days** from the receipt of a valid request.

Step 2: Classification and Execution of Request

After verifying the identity of the data subject, FINFAN will execute the request within the prescribed timelines as follows:

1. Request to View, Rectify Data:
 - Completion deadline: **10 days**.
 - (Complex cases may be extended **01 time** for no more than 10 days).
2. Request to Withdraw Consent / Restrict Processing:

- Completion deadline: 15 days.
 - (Complex cases may be extended **01 time** for no more than 15 days).
3. Request to Delete Data:
- Completion deadline: **20 days**.
 - (Cases requiring third-party deletion: **30 days**. Complex cases may be extended **01 time** for no more than 20 days).

***Note:** If FINFAN refuses to fulfill a request (due to illegality or inability to perform as mentioned in our Policies), we will respond in writing stating the reason within **02 working days**.*

Step 3: Data Breach Incident Handling

1. **Emergency Response Activation:** Immediately upon detecting a data leakage or loss incident, the DPO activates the containment process and creates a record confirming the violation.
2. 72-Hour Reporting Rule:
 - **Reporting to Authorities:** FINFAN will notify the specialized agency for personal data protection (Ministry of Public Security) no later than **72 hours** from the detection of the violation.
 - Notification to the Merchant:
 - **For ordinary data:** Notification is made when there is a high risk of harm to the **Merchant's** rights.
 - **SPECIAL:** For incidents involving the leakage of **Biometric Data** (face, fingerprint) or **Location Data**, FINFAN commits to notifying the **Merchant** within **72 hours** from detection, regardless of the risk level.

Contact Information for Dispute Resolution

For inquiries related to data incidents & privacy rights:

- **Entity:** Best Way Corporation
- **Address:** 106 Nguyen Van Troi, Ward 8, Phu Nhuan District, Ho Chi Minh City
- **Email:** support.iban@finfan.vn