# Consumer Protection Policy

Mosta · Last updated 2026-11-11

## 1. Introduction and Commitment

1.1 Purpose. This Consumer Protection Policy ("Policy") outlines the commitment of the licensed companies to transparent, fair, and ethical treatment of all consumers who use the Mosta platform. The licensed companies are the companies identified on the Licensing page at https://legal.mosta.io/v4/licensing. "We," "us," and "our" mean the licensed companies. "Mosta" is the trade name of the website and platform at https://mosta.io, under which the licensed companies provide their services. This Policy ensures that consumers receive clear information about our services, fees, risks, and their rights.

1.2 Scope. This Policy applies to all individual consumers ("Consumers") who access or use the Platform for personal, family, or household purposes. Business and entity accounts are governed by separate terms.

1.3 Our Commitment. We are committed to:

- Treating all consumers fairly, honestly, and with respect;
- Providing clear, accurate, and timely information;
- Ensuring transparent pricing with no hidden fees;
- Maintaining accessible and responsive complaint handling;
- Protecting consumer rights in accordance with applicable laws.

## 2. Transparency and Disclosures

2.1 Service Information. Before you use any service, we provide clear information about:

- The nature of the service and how it works;
- Who provides the service (the licensed companies, as identified on the Licensing page);
- Eligibility requirements and restrictions;
- Service limitations and availability.

2.2 Fee Disclosures. We are committed to transparent pricing:

- All applicable fees are disclosed before you initiate a transaction;
- Fee schedules are available at mosta.io/pricing;
- Any fees passed through from payment networks or other third parties are disclosed by the licensed companies before you transact;
- For user-initiated conversions, currency conversion rates and any associated costs are displayed before confirmation. Automatic conversions under Section 3.6 of the Terms and Conditions — including conversion of existing balances, incoming funds, and outbound payments — are executed at the rate applied at the time of conversion and recorded in the Platform, without a separate internal swap fee;
- We do not charge hidden fees.

2.3 Risk Disclosures. We provide clear information about risks associated with our services, including transaction irreversibility; currency fluctuation risks; counterparty and custodian risks; potential for transaction delays or holds; and deposit protection limitations. Full risk disclosures are available in our Terms and Conditions.

## 3. Consumer Rights

3.1 Right to Information. You have the right to receive clear, accurate information about services before use; access your transaction history and account statements; receive timely notification of material changes to terms or fees; and request information about how your data is used.

3.2 Right to Fair Treatment. You have the right to be treated fairly and without discrimination; receive services as described; have your complaints heard and addressed; and cancel services in accordance with applicable terms.

3.3 Refund Rights. Your refund rights are as follows:

| | |
|---|---|
| Platform Fees | Refundable in cases of billing error, duplicate charges, or service failure due to our fault. Refund requests should be submitted to support@mosta.io. |
| Financial Services | Refunds and reversals for payment services are handled by the licensed companies in accordance with our Terms and Conditions and applicable law. Contact the licensed companies for refund requests relating to these services. |
| Transaction Fees | Generally non-refundable once services are rendered, except in cases of error or as required by law. |

3.4 Cancellation Rights. You may:

- Close your account at any time after settling outstanding obligations and withdrawing funds;
- Cancel pending transactions where technically possible (subject to processing status);
- Opt out of marketing communications at any time.

## 4. Complaint Handling

4.1 How to File a Complaint. If you have a complaint about our services, please contact us at support@mosta.io.

When submitting a complaint, please include:

- Your full name and account information;
- Description of the issue;
- Date(s) of the incident;
- Any relevant transaction details;
- Your desired resolution.

4.2 Acknowledgment. We will acknowledge receipt of your complaint within two (2) business days.

4.3 Investigation and Response. We will investigate your complaint thoroughly and fairly; keep you informed of progress; provide a substantive response within fifteen (15) business days; and if additional time is needed, notify you of the delay and expected resolution timeframe.

4.4 Resolution. Our response will include a summary of your complaint; findings of our investigation; our decision and reasoning; any remedial action or resolution offered; and information about further escalation options if you are not satisfied.

## 5. Complaint Escalation Process

5.1 Internal Escalation. If you are not satisfied with the initial response:

| Level | Route | Review | Response |
|---|---|---|---|
| Level 1 | support@mosta.io | Customer Support Team | 2 business days |
| Level 2 | Request escalation to a Supervisor | Management review | 5 business days |
| Level 3 | compliance@mosta.io | Compliance and Legal review | 10 business days |

5.2 Financial Services Complaints. For complaints involving payment services provided by the licensed companies:

• We will review and handle any complaint involving our products, services, or potential regulatory risk through our internal complaint-handling procedures;

• Complaints are logged with all relevant details and investigated promptly upon receipt;

• Where a complaint relates to a custodian or other third party the licensed companies have engaged, we will coordinate with that party as needed to resolve it;

• We will keep you informed of the status and outcome of your complaint.

5.3 Regulatory Complaints. If you are not satisfied after exhausting our internal process, you may have the right to escalate to relevant regulatory authorities. Information about applicable regulators will be provided upon request or in our final response to your complaint.

## 6. Accessibility

6.1 Policy Accessibility. This Policy is accessible on our website at https://legal.mosta.io/v4/consumer-protection-policy; within the mobile application; at every customer touchpoint where data is collected; and upon request via info@mosta.io.

6.2 Communication Accessibility. We strive to communicate in clear, plain language. If you require information in an alternative format or have accessibility needs, please contact support@mosta.io.

## 7. Vulnerable Consumers

7.1 Commitment. We are committed to identifying and supporting consumers who may be vulnerable due to age, health, life circumstances, or other factors.

7.2 Support. If you or someone you know requires additional support, please contact support@mosta.io. We will make reasonable accommodations to ensure fair access to our services.

## 8. Marketing and Communications

8.1 Fair Marketing. All our marketing and promotional materials are accurate and not misleading; clear about the nature of services offered; transparent about fees and risks; and compliant with applicable advertising regulations.

8.2 Communication Preferences. You can manage your communication preferences and opt out of marketing communications at any time by contacting support@mosta.io or using the unsubscribe link in emails.

## 9. Data Protection

9.1 Privacy. Your personal information is protected in accordance with our Privacy Policy at https://legal.mosta.io/v4/privacy-policy and applicable data protection laws.

## 10. Changes to This Policy

10.1 Modifications. We may update this Policy from time to time. Material changes will be communicated via email or Platform notification.

10.2 Version Control. We maintain version control and update logs for this Policy for at least five (5) years. Previous versions are available upon request to info@mosta.io.

## 11. Contact Information

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| General Support and Complaints | support@mosta.io · mosta.io |
| Legal and Privacy Inquiries | compliance@mosta.io |
| Mailing Address | 320 Matheson Blvd W, Suite 211, Mississauga, ON L5R 0H2, Canada |

We are committed to responding to all inquiries promptly and treating every consumer with fairness and respect.