

PROCEDURE FOR THE PREPARATION AND VERIFICATION OF THE KEY INVESTMENT INFORMATION SHEET

1. GENERAL PROVISIONS

- 1.1. This procedure of UAB „Finance EU“ (the „**Company**“) for the preparation and verification of the key investment information sheet (the „**Procedure**“) applies to the preparation and verification of the key investment information sheet under Article 23 of Regulation (EU) 2020/1503 of 7 October 2020 on European crowdfunding service providers for business, and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937 (the „**Regulation**“), intended for Investors of the crowdfunding Platform administered by the Company.
- 1.2. The Procedure sets out the requirements for the key investment information sheet and its preparation, and the Procedures according to which the completeness, correctness, and clarity of the information provided in the key investment information sheet are verified.
- 1.3. This Procedure has been prepared in accordance with the Regulation and other requirements set out in legal acts applicable to the Company's crowdfunding activities.

2. DEFINITIONS

- 2.1. The terms used in this Procedure have the meanings indicated below, unless the context of their use requires otherwise:
 - 2.1.1. **Company** – UAB „Finance EU“, legal entity code 306726092, registered office address at Debesijos g. 8-38, Vilnius, Lithuania;
 - 2.1.2. **Director** – the head of the Company;
 - 2.1.3. **Identifier** – a standardised, unchanging, and unique identifier of the relevant crowdfunding offer;
 - 2.1.4. **Investor** – a natural or legal person who, through the Platform, provides financing (in the form of loans) to Projects (Project Owners) published on the Platform;
 - 2.1.5. **Key investment information sheet (the “Document”)** – the key investment information sheet for a specific crowdfunding project, prepared by the Project Owner according to the form set out in Annex No. 1 to this Procedure, intended for prospective Investors;
 - 2.1.6. **Platform** – a publicly available online information system (www.florrid.com) administered and operated by the Company;
 - 2.1.7. **Project Owner** – a legal person or a natural person (a businessperson) seeking to obtain financing through the Platform;
 - 2.1.8. **Regulation** – Regulation (EU) 2020/1503 of the European Parliament and of the Council on European crowdfunding service providers for business, and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937;
 - 2.1.9. **Procedure** – this Procedure for the Preparation and Verification of the Key Investment Information Sheet.
- 2.2. Other terms used in this Policy are understood as they are defined in the Regulation or in other Company documents, unless the context requires otherwise.

3. KEY INVESTMENT INFORMATION SHEET AND THE REQUIREMENTS APPLICABLE TO IT

- 3.1. The Document must in all cases be prepared by the Project Owner according to the form set out in Annex No. 1 to this Procedure.
- 3.2. The Project Owner must present the information in the Document in an easily readable manner, so that it can also be understood by inexperienced Investors.
- 3.3. The Document must be correct, clear, not misleading, and must not contain any footnotes, other than those providing references to applicable law, including, where relevant, quotations.

- 3.4. The key investment information sheet shall contain an Identifier, formed as follows:
 - 3.4.1. the Company's ISO 17442 legal entity identifier (LEI code) shall be indicated;
 - 3.4.2. an additional code shall be provided, consisting of eight numerical characters generated by the Company, which is unique for each crowdfunding offer published on the Platform.
- 3.5. The Identifier shall not change when minor amendments, updates, or translations are made to the Document.
- 3.6. The Document may contain active links to other documents that supplement the information provided in the Document. However, such active links may not, under any circumstances, replace the information required to be provided in the Document under this Procedure and Annex No. 1 to the Procedure.
- 3.7. The information provided in the Document's active links must be consistent with the information provided in other parts of the Document, and the external sources referred to must be freely and easily accessible.
- 3.8. The main types of risk related to a specific crowdfunding offer that must be included in the Document are set out in Part C of Annex No. 1 to this Procedure. The information provided on risks must in all cases be supplemented having regard to the specific crowdfunding offer.
- 3.9. The description of the risks related to a specific crowdfunding offer must be relevant to that specific offer and must be prepared solely for the benefit of prospective Investors, and the description of risks must not include generic statements about investment risk and must not limit the liability of the Project Owner or of any persons acting on its behalf.
- 3.10. The financial statements and other financial information referred to in Annex No. 1 to this Procedure shall be presented in accordance with the International Financial Reporting Standard (IFRS) or generally accepted accounting principles (GAAP).

4. VERIFICATION OF THE KEY INVESTMENT INFORMATION SHEET

- 4.1. Each Document prepared by the Project Owner shall, before its publication on the Platform, be checked by the Company for compliance with the requirements of completeness, correctness, and clarity. The employee of the Company carrying out the reliability assessment of the relevant Project Owner shall be responsible for verifying the Document.
- 4.2. When verifying the Document, the responsible person shall examine its content in detail and assess the following aspects:
 - 4.2.1. whether the Document has been prepared according to the form set out in Annex No. 1 to this Procedure;
 - 4.2.2. whether the Document complies with the other requirements set out in Section 2.2 of this Procedure, the Regulation, and other applicable legal acts;
 - 4.2.3. whether the information provided in the Document is consistent with the Company's knowledge of the specific Project Owner and the crowdfunding project;
 - 4.2.4. whether all the information provided in the Document is clear and comprehensible;
 - 4.2.5. whether the information provided in the Document is sufficiently detailed and does not raise additional questions.
- 4.3. If the responsible person identifies at least one deficiency in the Document under the aspects set out in Clause 4.2 above, such Document may not be published on the Platform and must be amended accordingly.

5. PUBLICATION OF THE KEY INVESTMENT INFORMATION SHEET ON THE PLATFORM

- 5.1. Upon the publication on the Platform of the relevant crowdfunding offer, the key investment information sheet for that offer, prepared and verified in accordance with the requirements of this Procedure, must also be provided.

- 5.2. The Project Owner must notify the Company of all changes to the information, so that, throughout the entire term of the crowdfunding offer, the key investment information sheet always contains the most up-to-date information.
- 5.3. The Company shall immediately notify Investors who have submitted an offer to invest or have expressed interest in the relevant crowdfunding offer of any material changes to the information provided in the Document.
- 5.4. If, after the Document has been published on the Platform, the Company determines that the Document contains omitted information, an error, or an inaccuracy that could have a material effect on the anticipated return on investment, the Company shall promptly notify the relevant Project Owner of such omitted information, error, or inaccuracy, and the Project Owner shall promptly supplement or correct that information.
- 5.5. If such supplementation or correction is not carried out promptly, the Company shall suspend the crowdfunding offer until the key investment information sheet is supplemented or amended, but for no longer than 30 (thirty) calendar days.
- 5.6. The Company shall immediately notify Investors who have submitted an offer to invest or expressed interest in the crowdfunding offer of the circumstances referred to in Clause 5.4 of the Procedure, of the actions taken and to be taken by the Company, and of the possibility of withdrawing their offer to invest or expression of interest in the crowdfunding offer. If, after 30 (thirty) calendar days, the Document has not been supplemented or corrected so as to remove all identified inaccuracies, the crowdfunding offer must be cancelled.

6. FINAL PROVISIONS

- 6.1. The Director shall be responsible for the proper implementation of and control over this Procedure.
- 6.2. All the Company's employees shall be familiarised against signature with this Procedure and its amendments, and must comply with it.
- 6.3. Amendments and/or supplements to this Procedure shall enter into force on the day following the day of their adoption, unless a different effective date is specified. The Director must ensure that the Company's employees are informed in a timely manner of amendments and/or supplements to the Procedure.

FORM OF THE KEY INVESTMENT INFORMATION SHEET

This crowdfunding offer has not been checked or approved by the Bank of Lithuania or by the European Securities and Markets Authority (ESMA).
The appropriateness of your experience and knowledge has not necessarily been assessed prior to giving you access to this investment opportunity.
By making this investment, you assume the full risk of this investment, including the risk of partial or entire loss of the money invested.

Risk warning

Investing in this crowdfunding project involves risks, including the risk of partial or entire loss of the money invested. Your investments are not covered by the deposit guarantee schemes established under Directive 2014/49/EU of the European Parliament and of the Council (*). Nor are your investments covered by the investor compensation schemes established under Directive 97/9/EC of the European Parliament and of the Council (**).

You may not receive any return on your investment.

This is not a savings product, and we advise investing no more than 10% of your net income in crowdfunding projects.

You may not be able to sell the investment instruments when you wish. If you are able to sell them, you may nonetheless incur losses.

* Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149).

** Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor-compensation schemes (OJ L 84, 26.3.1997, p. 22).

Pre-contractual reflection period for non-sophisticated investors

Non-sophisticated investors are given a reflection period, during which they may at any time withdraw their offer to invest or expression of interest in the crowdfunding offer, without giving any reason and without incurring any adverse consequences. The reflection period begins at the moment when the prospective non-sophisticated investor submits the offer to invest or notifies its interest, and ends after four calendar days.

[Set out the procedure by which non-sophisticated investors may exercise their right of withdrawal during the reflection period, together with information on this process and its consequences]

Overview of the crowdfunding offer

Offer identifier	Offer identifier, as referred to in Clause 3.4 of the Procedure
Project Owner and project name	
Type of offer and type of financial instrument	
Target amount	The amount and currency the crowdfunding offer seeks to raise, including the equivalent value in euro and the exchange rate date, if the currency provided for in the crowdfunding offer is other than the euro.
Deadline	The date on which the offer will be closed to potential investors

Part A: Information about the project owner(s) and the crowdfunding project

(a)	Project owner and the crowdfunding project¹ [Complete this section including the following information, where applicable] Identity: Name of the Project Owner, country of incorporation/registration, and registration number. Legal form: Legal form. Ownership: Date of the last change of ownership and a short description of i) the project owner's and ii) if relevant, the project's ownership structure. This information may be presented in the form of a diagram ² . Management: A short description of the project owner's management bodies. If feasible and relevant, a reference to the curricula vitae of the members of the management bodies may be included. Contact details: Website, registered office address, e-mail address, and telephone number.
(b)	Responsibility for the information provided in this key investment information sheet The Project Owner declares that, to its knowledge, no information has been omitted and none of it is materially misleading or inaccurate. The Project Owner is responsible for the preparation of this key investment information sheet. [Complete this section by indicating the natural and legal persons who, under national law, are responsible for the information provided in the key investment information sheet. In the case of natural persons, e.g. members

¹ Without prejudice to the obligation to provide the information set out in this section, the project owner may also include its logo in this section.

² For example, if the project owner is part of a group, the diagram may show the group structure and the project owner's position within the group.

	<i>of the project owner's administrative, management, and/or supervisory bodies, indicate their names and positions. In the case of legal persons, indicate their names and registered offices]</i> „A declaration by each of the persons referred to above under Article 23(9) of Regulation (EU) 2020/1503 of the European Parliament and of the Council ³ as to their responsibility for the information provided in this key investment information sheet is provided as [Annex [A] to this document ⁴]“.
(c)	The project owner's main activity: goods and services sold by the project owner A short description of the project owner's current main activity and business achievements, including, where relevant, a brief presentation of its strategy and the value created.
(d)	Reference to the project owner's latest financial statements Where feasible, a reference to the project owner's latest financial statements is provided. Where the financial statements have been audited, a reference to the relevant audit report(s) may also be provided. Where the latest financial statements are not available, this must be clearly stated. The reasons for such unavailability may also be indicated. Where the latest financial statements are not available, a reference to the project owner's latest balance sheet, if available, may be provided instead. Where there is an SPV between the project owner and the investors, the above information may also be provided in respect of the SPV.
(e)	Key annual financial figures and ratios of the project owner for the last three years Key annual financial figures and ratios, such as: a) turnover; b) annual net profit; c) total assets; d) gross, operating, and net profit margins; e) net debt; debt-to-equity ratio; f) quick liquidity ratio; debt service coverage ratio; g) EBITDA; h) return on equity; i) ratio of fixed intangible assets to total assets.
(f)	Description of the crowdfunding project, including its purpose and main features Description of the crowdfunding project, including its purpose and main features, and the intended use of the funds raised.

Part B: Main features of the crowdfunding process and the conditions for [raising capital] or [borrowing funds]

(a)	Minimum [target capital to be raised] or [target funds to be borrowed] within a single crowdfunding offer [Amount and currency] Number of offers (public or non-public) already carried out by the project owner or the crowdfunding service provider for this crowdfunding project			
	Type of offer and instruments offered	Completion date	Amount [raised/borrowed] and target amount (including the euro equivalent and the exchange rate date, if the currency is other than the euro)	Other relevant information, if any
(b)	Deadline for reaching the [target capital to be raised] or [target funds to be borrowed]: [The date on which the offer will be closed to potential investors]			
(c)	Information on the consequences if, by the set deadline, [the target capital is not raised] or [the target funds are not borrowed] Information on the consequences relating to the crowdfunding process and investor participation if the crowdfunding offer does not reach the intended minimum amount, e.g.: • whether the crowdfunding offer and investor commitments would be cancelled; • whether amounts paid by investors will be refunded and, if so, on what terms and when; • whether investors will not incur any fees or expenses if the offer does not reach the intended amount.			
(d)	Maximum possible offer amount, where it differs from the [target capital] or [target funds] referred to in point (a) Maximum offer amount and currency (including the euro equivalent, if the currency is other than the euro), where such amount differs from the [target capital] or [target funds].			
(e)	Amount of the project owner's own funds committed to the crowdfunding project			

³ Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business, and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937, OJ L 347, 20.10.2020, p. 1

⁴ The declaration of each responsible person must comply with Article 23(9) of Regulation (EU) 2020/1503.

	Information on whether the principal shareholders or members of the project owner's management, supervisory, or administrative bodies have invested in, subscribed to, or committed to invest in the offered instruments, and their amount, including the percentage of the target amount of the offer
(f)	Change in the composition of the project owner's capital or debt related to the crowdfunding offer Description of the changes that will alter the composition of the project owner's capital and indebtedness as a result of the crowdfunding offer.

Part C: Main types of risk

Description of the main risks

Complete this section by describing the main risks associated with the crowdfunding project, having regard to the main types of risk indicated below.

The list of the main types of risk set out below is not exhaustive. Any other material risk related to the crowdfunding project, the crowdfunding offer, the project owner, the transferable securities and instruments admitted for crowdfunding purposes, or loans shall also be described in this Part C.

Type 1 – project risk

The risk inherent to the project which may lead to the project's failure. This risk may relate to, among other things: (i) project dependencies, such as funding, legal dependency, licensing, copyright; ii) the occurrence of unfavourable scenarios having a negative impact; iii) the (technological) development of competitors or competing products; or iv) risk stemming from the project owner.

Type 2 – sector risk

The risk inherent to a specific sector. Such risk may be caused, for example, by changed macroeconomic circumstances, decreased demand in the sector in which the crowdfunding project operates, and dependence on other sectors.

The project's sector is described using the taxonomy described in Article⁵ 2(1)(a) of Regulation (EC) No 1893/2006 of the European Parliament and of the Council (i.e. the first level of classification).

Type 3 – default risk

The risk that bankruptcy or other insolvency proceedings may be brought against the project or the project owner, and other events related to the project or the project owner as a result of which investors may lose their investments.

Such risk may be caused by various factors, including but not limited to: (significant) changes in macroeconomic circumstances, mismanagement, lack of experience, fraud, financing that does not match the business purpose, unsuccessful commercialisation of a product, lack of cash.

Type 4 – risk of lower, delayed, or no return

The risk that the return will be lower than expected, delayed, or that the project will not provide capital or interest.

Type 5 – platform failure risk

The risk that the crowdfunding platform will be temporarily or permanently unable to provide its services.

Type 6 – investment illiquidity risk

The risk that investors will not be able to sell their investments.

Type 7 – other risk

Risk which is, among other things, outside the control of the project owner, e.g. political and regulatory risk.

Part D: Information relating to the offer of transferable securities and instruments admitted for crowdfunding purposes

(a)	Total amount and type of [transferable securities] or [instruments admitted for crowdfunding purposes] offered At least the following information must be provided: description of the type and class of the financial instruments offered; where applicable, the number, nominal value, currency, and term of the financial instruments offered; the relative ranking of the instrument holder's claim in the issuer's capital structure in the event of the issuer's insolvency, including information on the seniority and subordination of the securities, where applicable.
(b)	Subscription price The price of the [transferable securities] or [instruments admitted for crowdfunding purposes] offered. Where applicable, this part must also indicate the minimum number of financial instruments that a single investor may subscribe for.
(c)	Whether it is possible to subscribe for more financial instruments and, if so, how they are then allocated
(d)	Subscription and settlement procedure This part must set out the clear procedure for subscribing for financial instruments, including the procedure, term, and method for payment of the subscription price.

⁵ Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains, OJ L 393, 30.12.2006, p. 1.

	Where necessary, this part may include a reference to the subscription procedure and other instructions.
(e)	Custody and transfer to investors of the [transferable securities] or [instruments admitted for crowdfunding purposes] This part should indicate: 1) the exact date of transfer of the financial instruments (if such a commitment cannot be determined, the latest possible date of transfer) and the procedure for the transfer of the relevant financial instruments (including the security of such financial instruments), and 2) the name and contact details of the issuer or its representative (including an e-mail address). Where the crowdfunding service provider does not provide custody services, this must be clearly stated. This part shall indicate the identity, registration, and contact details of the custodian. It must be mentioned whether the investor has to pay any fee to the custodian.
(f)	Information relating to any guarantee or collateral securing the investment (if applicable) (i) Whether the [guarantor] or [collateral provider] is a legal person (ii) The identity, legal form, and contact details of the [guarantor] or [collateral provider] (iii) Information on the nature and terms of the [guarantee] or [collateral] (including its ranking)
(g)	Information relating to any commitment to redeem [transferable securities] or [instruments admitted for crowdfunding purposes] (if applicable) Description of the redemption arrangement This part shall provide clear and concise information about all redemption commitments. Where necessary, more detailed information may be provided by way of reference. Buy-back period Description of the conditions for participating in the buy-back (including any applicable time limits).
(h)	Information on interest rates and terms This part applies to non-equity transferable securities (e.g. bonds) or hybrid instruments (e.g. bonds convertible into shares). Nominal interest rate: The nominal interest rate per annum shall be clearly stated. In addition, this part shall provide a short explanation of the calculation method or a reference to the crowdfunding service provider's website, where such an explanation is provided. The annual interest rate is disclosed to two decimal places, in the following preferred format: „[...] % per annum (calculated using [specify the applicable calculation method])“; or, where the interest rate is variable, brief information on the main factors determining the interest rate (e.g. EURIBOR plus X%) and its calculation. Date from which interest begins to accrue: Interest payment dates: Redemption date (including any interim payments, where applicable): Applicable yield: The yield is calculated as an annual rate using the method used to calculate the nominal annual interest rate, and is disclosed to two decimal places. The main assumptions underlying the yield calculation must also be briefly disclosed.

Part E: Information on special purpose vehicles (SPVs)

(a)	Is there an SPV between the project owner and the investor? Yes/No
(b)	SPV contact details If the answer to the above question is „yes“, this part shall indicate the SPV's identity, legal form, and registered office.

Part F: Investors' rights

[Under Article 23(7) of Regulation (EU) 2020/1503, in the case of instruments admitted for crowdfunding purposes, where the information required under Part F exceeds one side of A4-sized paper when printed, the remaining part shall be provided in an annex attached to the key investment information sheet]

(a)	Main rights attached to the [transferable securities] or [instruments admitted for crowdfunding purposes] A short description of the main rights attached to the instruments, grouped by type, such as: a) dividend rights; b) voting rights; c) rights of access to information; d) pre-emption rights in offers to subscribe for instruments of the same class; e) the right to a share of the issuer's profit; f) the right to share in any surplus in the event of liquidation;
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	g) redemption rights; h) conversion rights; i) common tag-along rights arising upon an operational event (i.e. change of control, change of tag). A reference may be included to the project owner's incorporation documents and/or other related legal documents, together with references to the relevant articles or section numbers.
(b) and (c)	Restrictions applicable to the [transferable securities] or [instruments admitted for crowdfunding purposes], and restrictions on the transfer of the instruments. This part describes any shareholders' agreement or other agreement preventing, or in any case restricting, the transfer of the instruments, e.g. conditions restricting the right to sell the instruments (such as approval clauses or lock-up clauses). This part also describes other restrictions applicable to the instruments, e.g. any compulsory transfer clause (e.g. squeeze-out clauses, buy-back clauses, a tag-along commitment arising from a change of control, <i>drag-along</i> rights), specifically indicating the financial terms of such a transfer.
(d)	The investor's options for exiting the investment
(e)	In the case of equity instruments, the allocation of capital and voting rights before and after the capital increase resulting from the offer (assuming full subscription for all [transferable securities] or [instruments admitted for crowdfunding purposes]) When presenting the allocation of capital and voting rights before and after the capital increase resulting from the offer, the following information must be provided for each class of share capital: a) the issuer's total share capital; b) the number of shares issued and fully paid up, and shares issued but not fully paid up; and c) the nominal value of one share, or that the shares have no nominal value. If there are shares that do not represent capital, indicate the number of such shares and their main features.

Part G: Disclosures related to loans

(a)	Nature, duration, and other key terms of the loan
(b)	Applicable interest rates or, where applicable, other compensation for the investor The applicable interest rates per annum shall be clearly stated. In addition, this part shall provide a short explanation of the calculation method or a reference to the crowdfunding service provider's website, where such an explanation is provided. The annual interest rates are disclosed to two decimal places, in the following preferred format: „[...] % per annum (calculated using [specify the applicable calculation method])“; or, where the interest rate is variable, brief information on the main factors determining the interest rate (e.g. EURIBOR plus X%) and its calculation.
(c)	Risk mitigation measures, including the presence of collateral providers or guarantors, or other types of guarantees
(d)	Schedule for the repayment of principal and payment of interest Where early repayment is permitted at the initiative of the project owner or the lender, this shall be described, specifying the repayment procedure and conditions.
(e)	Any default by the project owner on credit agreements over the last five years [The definition of default applicable in this part is that set out in Article 1 of Delegated Regulation (EU) [...]/[RTS 5]]
(f)	Servicing of the loan (including in situations where the project owner defaults on its obligations) This section indicates the entity (including its legal name, registration number and place of registration, registered office, and contact details) responsible for servicing the loan, and provides a short description of its servicing policy, which must include information on the procedures taken where the loan obligations are defaulted on. A reference may be included to the relevant page or document containing the detailed servicing policy.

Part H: Fees, information, and complaints

(a)	Fees and expenses related to the investment borne by the investor (including administrative expenses incurred in selling instruments admitted for crowdfunding purposes) This section presents, in table format, all direct and indirect fees, commissions, and costs incurred by the investor as a result of their investment and exit from the investment. Where amounts in euro (or another applicable currency) and percentage values are indicated, they are calculated for a hypothetical investment of EUR 10,000 and on an annual basis.			
	Fees and other costs	In euro (or another	As a percentage of the total	Examples (non-exhaustive list)

			applicable currency)	investment amount	
	One-off	Entry fees (please specify further)	[...] EUR	[...]%	Costs incurred by the investor when making the investment. These costs consist of (i) costs related to the investor's subscription (e.g. notary fees, upfront fees, and stamp duties), and (ii) costs related to the underlying asset (e.g. agent fees, notary fees, real estate and other acquisition taxes)
		Exit fees (please specify further)	[...] EUR	[...]%	Costs incurred by the investor when the investment ends upon maturity (e.g. agent fees, notary fees, real estate and other acquisition taxes, liquidation costs)
	Recurring		[...] EUR	[...]%	Costs incurred by the investor during the holding period of the investment (e.g. custody and management fees, audit and legal fees, ongoing fees related to the investment or the underlying asset)
	Contingent	Success fees / carried interest (please specify further)	[...] EUR	[...]%	Fees paid by the investor to the project owner(s) if certain success parameters are met
		Other contingent fees (please specify further)	[...] EUR	[...]%	Recovery fees, refinancing fees, transaction fees (to the extent not covered by one-off fees)
(b)	Where and how additional information about the crowdfunding project, the project owner [and, where applicable, the SPV] can be obtained free of charge				
(c)	How and to whom an investor may address a complaint about the investment or about the conduct of the project owner or the crowdfunding service provider The following information is summarised: (a) the steps to be taken to file a complaint about the investment or about the conduct of the project owner or the crowdfunding service provider; (b) a reference to the relevant website and the form for such complaints; (c) an up-to-date website or e-mail address to which such complaints may be submitted.				