

WikiLoan, Inc.

Consumer Complaint Resolution Procedure

Handling Complaints

WikiLoan, Inc. is committed to handling your complaint in the following manner:

1. You are allowed to lodge a complaint if you feel that we or any of our Representatives have:
 - Treated you unfairly
 - Rendered a service to you which has, or is likely, to cause you financial prejudice or damage
2. A customer complaint and any supporting documentation must be submitted in writing to:
WikiLoan, Inc.
1093 Broxton Avenue, Suite 210
Los Angeles, CA 90024

or via email to:
complaint@wikiloan.com
3. The complaint may be lodged either by the client, their lawful successor or any nominated beneficiary.

Timeliness

1. WikiLoan will investigate the complaint and where necessary, escalate the complaint to a higher level, if not resolved within 24 hours.
2. If your complaint is not resolved within six (6) weeks or not resolved to your satisfaction, WikiLoan will provide you, in writing, with an explanation and reasoning for the decision taken.

Written Response to Consumer

1. WikiLoan will provide a written acknowledgement of receipt of your complaint promptly, unless your complaint is otherwise resolved in the meantime.
2. Where practicable, our response will refer to applicable provisions in legislation, codes, standards or procedures.

Remedies

1. If the complaint is resolved and you, the customer, are satisfied with the outcome the procedure is concluded.
2. Any Dispute not resolved pursuant to the provisions herein, shall be referred to arbitration for determination. The arbitration shall be conducted in accordance with such rules as may be agreed upon by the parties, or failing agreement within twenty (20) days after arbitration is demanded, in

accordance with the Commercial Arbitration Rules of the American Arbitration Association (“AAA”), subject to any modifications contained in this Agreement. The Dispute shall be determined by one (1) arbitrator, except that if the Dispute involves an amount in excess of \$1,000,000 (exclusive of interest and costs, three (3) arbitrators shall be appointed to decide by majority vote unless the parties agree otherwise. The arbitrator(s) shall be selected from panels maintained by the AAA unless the parties agree otherwise. The determination of the arbitrator shall be binding upon the parties and judgment upon the award rendered may be entered in any court having jurisdiction thereof. The arbitrator(s) shall base the award on the applicable law judicial precedent, which would apply if the Dispute were decided by a United States District Court Judge sitting in California. The award shall be in writing and include the findings of fact and conclusions of law upon which it is based unless the parties agree otherwise. Notwithstanding the foregoing, no party shall be prevented from seeking injunctive relief from a court of competent jurisdiction in order to enforce this Agreement. Depositions may be taken and other discovery may be obtained during such arbitration proceedings to the same extent authorized in civil judicial proceedings. The arbitrator(s) will resolve any discovery disputes. The arbitrator(s) and counsel of record will have the power of subpoena process as provided by law. Arbitration fees payable to the arbitrator in advance of an award shall be paid equally by the parties to the dispute. The arbitrator(s) shall award recovery of all costs and fees (including reasonable attorneys’ fees, administrative fees, arbitrator fees, costs and expenses) to the prevailing party. The arbitrator(s) may also grant provisional or ancillary remedies including, without limitation, injunctive relief, attachment or the appointment of a receiver, either during the pendency of the arbitration proceeding or as part of the arbitration award. The arbitration shall be governed by the substantive laws of the State of California without regard to conflicts of law rules. The arbitration proceedings shall be conducted in Los Angeles, California, unless the parties agree otherwise.

Data Collection

1. We will keep such data concerning the client's complaint in such form and manner as we think fit, the type of data that we may keep will include:
 - Type of complaint
 - Subject of complaint
 - Outcome of complaint
 - Timeliness of response;
2. We will keep this data to identify any systematically recurring problems, as practicable and relevant.

Review

We will review our internal complaints resolution procedure every year to ensure that our complaints system is operating effectively.