

Complaint Handling Policy Dated January 1, 2026

POLICY STATEMENT

It is the policy of RF Servicing, LLC and its affiliates (“RFS”) to respond to all customer issues, disputes and complaints quickly, decisively and accurately. RFS will make every effort to reach a mutually agreeable resolution to each complaint.

RATIONALE

The policy is designed to provide guidance on the manner in which RFS handles complaints made against the company, its business partners and employees.

WHAT IS A COMPLAINT?

A complaint, as defined by this Policy, is defined as follows:

- An expression of dissatisfaction made to the company, related to our products and services, or the complaint-handling process itself, where a response or resolution is explicitly or implicitly expected.

Any complainant who is dissatisfied with a product or service provided by RFS or one of its business partners, for any reason, may contact the company to complain. We have determined that best, fastest method of complaint transmittal is by email, but verbal and written complaints will be processed and given the same level of consideration as email.

GUIDING PRINCIPLES OF EFFECTIVE COMPLAINTS HANDLING

- i. Visibility – Our Complaints Handling Policy is readily available on our website at <https://www.RFServicingllc.com/>
- ii. Accessibility – Our Complaints Handling Policy is readily accessible to all business partners, employees and customers. The Policy is easy to understand and includes details on making and resolving complaints.
- iii. Responsiveness – When received via email, receipt of each complaint is acknowledged to the complainant immediately. Complaints will be treated courteously and kept informed of the progress of their complaint throughout the complaint-handling process.

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- iv. Objectivity – Each complaint is addressed in an equitable, objective and unbiased manner through the complaints-handling process.
- v. Charges – There will be no charge to the complainant for making a complaint.
- vi. Confidentiality – Personally identifiable information (“PII”) and non-public information (“NPI”) concerning the complainant is actively protected from disclosure unless the complainant expressly consents to its disclosure.
- vii. Customer-focused approach – All business partners and employees are committed to efficient and fair resolution of complaints. We actively solicit feedback from our customers on a regular basis and acknowledge a customer’s right to complain.
- viii. Accountability – All business partners and employees accept responsibility for effective complaints handling. The Executive Officers will ensure that, where appropriate, issues raised in the complaints handling process are reflected in partner and employee performance evaluation.
- ix. Continual Improvement – Our complaints handling process will be reviewed periodically to enhance its efficient delivery of effective outcomes.

HANDLING A COMPLAINT

Email is the optimal method of complaint transmission. Complaints should be sent to our email address at: office@RFServicingllc.com. As noted above, complainants will immediately receive receipt of their complaint.

Complaints may also be submitted by writing or by telephone at:

RF Servicing, LLC

4601 Sheridan Street, Suite 600, Hollywood, FL 33021

Telephone: (813) 551-0490

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WHAT INFORMATION IS REQUIRED WHEN MAKING A COMPLAINT?

When making a complaint, please provide the following information:

1. Your name and contact information. Please include the legal name of your business(es) along with an email address and daytime telephone number where we may reach you.
2. Your relationship with RFS. Please specify whether you are an applicant or current customer.
3. The name of your RFS contact person. Please let us know who you've been working with at the company. If you have been working with a broker, please provide the name of the broker.
4. The nature of your complaint. Please list the dates and a detailed description of the conduct giving rise to the complaint. After reviewing the complaint, the Compliance Officer may contact you for additional information, including supporting documentation.

ASSISTANCE WITH MAKING A COMPLAINT

If you require assistance in formulating or lodging a complaint, please reach out to the Executive Officers at the address and telephone number provided above.

ACKNOWLEDGEMENT OF COMPLAINTS AND RECORDS RETENTION

We are committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, we will undertake an initial review of the complaint. We will endeavor to resolve complaints within 14 business days of receiving the complaint, but this will not be possible on all occasions. Where our review exceeds 14 business days, we will contact you to inform you of the reason for the delay, and indicate to you when we expect to be in a position to complete our review of the complaint. Records of all complaints will be retained for no less than five (5) years. Records will include all dates of our communications with the complainant including the date of initial receipt, dates of all subsequent communications, and the date of final disposition.

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YOUR RIGHTS DURING THE COMPLAINT PROCESS

You have the right to enquire as to the status of your complaint by sending an email to office@RFServicingllc.com. Someone will respond to your inquiry within 48-72 hours.

RESPONSE TO A COMPLAINT

Once we have reviewed the complaint, we will provide you with a written response. That written response will also be provided to the Executive Officers of the firm. If you are dissatisfied with RFS's response, you have the right to ask for reconsideration of the response by the Executive Officers. Such a request should be made in writing and forwarded by email or by mail to the address provided above.