

COMPLAINTS POLICY & Platform to Business Regulation Terms

Consumer Protection, Dispute Resolution & EU P2B Compliance Notice

CALLINGFANS PLATFORM

www.callingfans.com

Document Classification:	Public — Compliance & Consumer Protection Reference
Document Type:	Complaints Policy & Platform to Business Regulation Terms
Operator / Legal Entity:	ONLY4FITNESS LTD
Registered Address:	Dean Street, London W1D 1PT, England
Prepared For:	CCBill Underwriting / Visa-Mastercard Compliance / Legal Review
Complaint Submission:	info@callingfans.com
Response SLA (Illegal/Non-Consensual Claims):	Within 5 business days
Mediation Body:	Centre for Effective Dispute Resolution (CEDR), London
EU Regulation:	EU Regulation 2019/1150 — Platform to Business Regulation

This document sets forth the complaints handling procedures of CallingFans and the Platform to Business Regulation Terms applicable to EU-resident Creators. It is prepared for review by payment processors, acquiring banks, and compliance departments.

TABLE OF CONTENTS

PART A — COMPLAINTS POLICY

1. Introduction
2. Operator Identity and Contact Information
3. Interpretation and Defined Terms
4. Scope — Who May Use This Complaints Policy
5. How to Submit a Complaint
6. Handling of Complaints — Illegal or Non-Consensual Content
7. Handling of Complaints — Copyright Infringement
8. Handling of Other Complaints
9. Unjustified or Abusive Complaints

PART B — PLATFORM TO BUSINESS REGULATION TERMS

10. Introduction and Applicability
11. Interpretation
12. Scope — EU-Resident Creators
13. Compliance with EU Regulation 2019/1150
14. Creator Promotion via Distribution Channels
15. Complaints Under the Platform to Business Regulation
16. Internal Complaint-Handling Process
17. Mediation Service — Centre for Effective Dispute Resolution (CEDR)

PART C — CONTACT AND COMPLIANCE INFORMATION

18. Contact Information and Dispute Resolution Bodies

PART A — COMPLAINTS POLICY

1. INTRODUCTION

This document sets out the Complaints Policy of CallingFans ("**Complaints Policy**"). If you are a user of CallingFans, this Complaints Policy forms part of your agreement with us and should be read in conjunction with the Platform's Terms of Service, Privacy Policy, and all other applicable policies.

CallingFans is committed to addressing complaints promptly, fairly, and transparently. This Policy establishes clear procedures for the submission, investigation, and resolution of complaints relating to the Platform, its content, and the conduct of its users.

2. OPERATOR IDENTITY AND CONTACT INFORMATION

CallingFans is operated by **ONLY4FITNESS LTD**, a company registered in England and Wales. The registered office address of the Operator is set out below.

Operator / Legal Entity:	ONLY4FITNESS LTD
Registered Office Address:	Dean Street, London W1D 1PT, England
Platform:	CallingFans — www.callingfans.com
Complaints Email:	info@callingfans.com
Postal Complaints Address:	ONLY4FITNESS LTD Dean Street London W1D 1PT England

3. INTERPRETATION AND DEFINED TERMS

In this Complaints Policy, defined terms have the same meanings given to them in the Terms of Service applicable to all users of CallingFans. In addition, the following definitions apply:

- "**Business Days**" — Any day which is not a Saturday, Sunday, or public holiday in England and Wales.
- "**Content**" — Any text, audio, images, video, or other material uploaded, posted, or shared on the Platform by a user.
- "**User**" — Any person who accesses or uses the Platform, whether as a Creator, a Fan, or otherwise.
- "**Creator**" — A user who uploads and shares content on the Platform.
- "**Fan**" — A user who pays to access content on the Platform.

- **"Non-Consensual Content"** — Content depicting or recording sexual activity involving a real person without their consent.

4. SCOPE — WHO MAY USE THIS COMPLAINTS POLICY

Whether or not you are a registered User of CallingFans, you may use this Complaints Policy to alert us to any complaint which you have relating to the Platform, its content, or the conduct of its users. This includes, without limitation:

- Complaints about specific Content appearing on the Platform.
- Complaints about the conduct or behaviour of a Platform user.
- Complaints about alleged infringement of intellectual property rights.
- Complaints about alleged illegal or non-consensual content.
- Complaints about the Platform's practices or compliance with applicable law.

5. HOW TO SUBMIT A COMPLAINT

All complaints should be submitted through one of the following official channels. To enable us to process your complaint efficiently, please include the information set out below.

a. Submission Channels

- **Email (Preferred):** info@callingfans.com — Please include "Complaint" in the subject line.
- **Post:** ONLY4FITNESS LTD, Dean Street, London W1D 1PT, England

b. Required Information

Your complaint should include the following information:

- Your full name.
- Your contact details (email address and/or postal address).
- A clear and detailed description of your complaint.
- Where your complaint relates to specific Content: the URL or direct link to the Content in question.
- Any supporting evidence or documentation relevant to your complaint

IMPORTANT: Providing complete and accurate information when submitting your complaint will enable us to investigate and respond to your complaint more quickly. Incomplete submissions may result in delays while we seek additional information from you.

6. HANDLING OF COMPLAINTS — ILLEGAL OR NON-CONSENSUAL CONTENT

CallingFans takes complaints concerning illegal or non-consensual content with the utmost seriousness. Upon receipt of a complaint of this nature, the following procedure will apply:

Step	Action	Timeline
1	Receipt and acknowledgement of complaint	Upon receipt

2	Initial assessment and triage of complaint	Promptly upon receipt
3	Request for further information or documents (if required)	As needed
4	Good faith investigation of the complaint	Within 5 business days
5a	If content is found to be unlawful or non-consensual: immediate removal and immediate notification to complainant	Immediate
5b	If content is found not to be unlawful or non-consensual: email notification to complainant	Within 5 business days
6	Neutral arbitration (if complainant disputes determination of non-consensual content)	At ONLY4FITNESS LTD's expense

ARBITRATION NOTICE: Any dispute regarding our determination that Content is non-consensual will be submitted by ONLY4FITNESS LTD to a neutral arbitration association at ONLY4FITNESS LTD's expense. This commitment is unconditional and applies regardless of the outcome of our internal investigation.

7. HANDLING OF COMPLAINTS — COPYRIGHT INFRINGEMENT

CallingFans respects the intellectual property rights of third parties and expects its users to do the same. Complaints related to copyright infringement will be responded to in accordance with our Copyright Infringement Policy, which sets out the procedure for submitting and processing Digital Millennium Copyright Act ("**DMCA**") takedown notices and equivalent notices under applicable law.

To submit a copyright infringement complaint, please contact us at info@callingfans.com with full details of the alleged infringement, including the URL of the infringing content and evidence of your ownership of the copyright in question.

8. HANDLING OF OTHER COMPLAINTS

For complaints that do not fall within the scope of Sections 6 or 7 above, the following procedure will apply:

- We will take such steps as we consider appropriate to investigate your complaint within a timescale proportionate to the nature and complexity of the matter raised.
- If we require further information or documents from you in order to investigate your complaint, we will contact you to request such information.
- We will in good faith take such actions as we consider appropriate to address the issue raised. Where you have complained about Content that we determine to be in breach of our policies, we will act promptly to remove such Content.
- We are not obligated in all circumstances to inform you of the outcome of our investigation. Where we are not required by law to notify you of the outcome, we may exercise our discretion not to do so.

9. UNJUSTIFIED OR ABUSIVE COMPLAINTS

If you are a registered User of CallingFans, you warrant — which means you make a legally enforceable promise — that you will not make any complaint under this Complaints Policy which is wholly unjustified, abusive, or made in bad faith.

ENFORCEMENT NOTICE: If ONLY4FITNESS LTD determines that a User has submitted a complaint that is wholly unjustified, abusive, or made in bad faith, ONLY4FITNESS LTD reserves the right to suspend or permanently terminate that User's account without notice. Repeated abuse of the complaints process may result in further legal action.

PART B — PLATFORM TO BUSINESS REGULATION TERMS

10. INTRODUCTION AND APPLICABILITY

These Platform to Business Regulation Terms ("**P2B Terms**") form part of the Terms of Service of CallingFans. They are issued pursuant to EU Regulation 2019/1150 of the European Parliament and of the Council on promoting fairness and transparency for business users of online intermediation services ("**Platform to Business Regulation**" or "**P2B Regulation**").

11. INTERPRETATION

In these P2B Terms, unless otherwise stated, defined terms have the same meanings given to them in the Terms of Service of CallingFans. References to "we," "us," and "our" are references to ONLY4FITNESS LTD as operator of CallingFans.

12. SCOPE — EU-RESIDENT CREATORS

These P2B Terms apply exclusively to Creators who are established or resident in a member state of the European Union ("**EU Creators**"). If these P2B Terms apply to you, they form part of your binding agreement with ONLY4FITNESS LTD.

APPLICABILITY TEST: These P2B Terms apply to you if you are a Creator and you are established or resident in an EU member state. If you are unsure whether these terms apply to you, please contact us at info@callingfans.com.

13. COMPLIANCE WITH EU REGULATION 2019/1150

These P2B Terms provide information about the Platform's practices to comply with the fairness and transparency requirements set out in EU Regulation 2019/1150. The P2B Regulation requires online intermediation service providers to act in a fair, predictable, and transparent manner towards their business users.

ONLY4FITNESS LTD, as operator of CallingFans, is committed to complying with the requirements of the P2B Regulation, including with respect to:

- Providing clear, plain, and intelligible Terms of Service to Creators.
- Giving advance notice of changes to Terms of Service.
- Providing transparent information about ranking parameters and any differential treatment.

- Maintaining an internal complaint-handling system accessible to EU Creators.
- Providing access to an external mediation service for unresolved complaints.

14. CREATOR PROMOTION VIA DISTRIBUTION CHANNELS

ONLY4FITNESS LTD may, at its discretion, promote Creators via additional distribution channels, including but not limited to the Platform's official Instagram account (@callingfansofficial). Such promotion is provided at the Platform's sole discretion and does not constitute a binding commitment to promote any particular Creator or class of Creators.

Creators who wish to be considered for promotional activity may contact the Platform at info@callingfans.com. The Platform does not guarantee that promotional requests will be fulfilled.

15. COMPLAINTS UNDER THE PLATFORM TO BUSINESS REGULATION

EU Creators may submit a complaint to ONLY4FITNESS LTD if they have a complaint about any of the following:

- Any alleged non-compliance by ONLY4FITNESS LTD with any obligation imposed by the Platform to Business Regulation which affects the EU Creator.
- Any technological issues relating directly to the CallingFans platform which directly affect the EU Creator.
- Any measures taken by ONLY4FITNESS LTD, or any conduct of ONLY4FITNESS LTD, which relate directly to the CallingFans platform and which directly affect the EU Creator.

P2B complaints should be submitted by email to: **info@callingfans.com**. Please clearly indicate in the subject line that your complaint relates to the Platform to Business Regulation.

16. INTERNAL COMPLAINT-HANDLING PROCESS

Upon receipt of a complaint submitted under Section 15 above, ONLY4FITNESS LTD will conduct the following internal complaint-handling process:

Step	Action
1	Consider the complaint and determine what follow-up action is required, including whether further information or documents are
2	Process the complaint within a reasonable time, taking into account the importance and complexity of the issue raised.
3	Communicate the outcome of the internal complaint-handling process to the EU Creator in plain and intelligible language, by em

17. MEDIATION SERVICE — CENTRE FOR EFFECTIVE DISPUTE RESOLUTION (CEDR)

If a complaint submitted under Section 15 is not resolved to the EU Creator's satisfaction through the internal complaint-handling process set out in Section 16, the EU Creator may access an external mediation service.

ONLY4FITNESS LTD has designated the **Centre for Effective Dispute Resolution (CEDR)** as its nominated mediation provider for the purposes of the Platform to Business Regulation. CEDR operates the P2B Panel of Mediators and provides an independent, neutral mediation service for disputes of this nature.

Mediation Body:	Centre for Effective Dispute Resolution (CEDR)
Service Name:	P2B Panel of Mediators
Address:	International Dispute Resolution Centre 70 Fleet Street London EC4Y 1EU United Kingdom
Website:	https://www.cedr.com/p2bmediation/
Availability:	For EU Creators whose complaint is not resolved through internal process

MEDIATION COMMITMENT: ONLY4FITNESS LTD is committed to engaging in good faith in any mediation process initiated by an EU Creator through CEDR in accordance with these P2B Terms. Participation in mediation does not affect the EU Creator's right to seek judicial remedy through the courts of competent jurisdiction.

PART C — CONTACT AND COMPLIANCE INFORMATION

18. CONTACT INFORMATION AND DISPUTE RESOLUTION BODIES

For all complaints, inquiries, or questions relating to this Policy or the P2B Terms, please use the contact details below.

Operator / Legal Entity	ONLY4FITNESS LTD
Registered Office	Dean Street, London W1D 1PT, England
Platform	CallingFans — www.callingfans.com
Complaints Email	info@callingfans.com
Subject Line (General)	Complaint
Subject Line (P2B)	Platform to Business Regulation Complaint
Subject Line (Copyright)	Copyright Infringement Notice

Internal Response SLA	Within 5 business days (illegal/non-consensual content)
External Mediator (EU Creators)	CEDR — www.cedr.com/p2bmediation/
CEDR Address	70 Fleet Street, London EC4Y 1EU, United Kingdom

CallingFans — Complaints Policy & Platform to Business Regulation Terms
Operator: ONLY4FITNESS LTD | Dean Street, London W1D 1PT, England
Prepared for CCBill underwriting, Visa/Mastercard compliance, and legal/regulatory review.