



Complaint Handling Policy

More Than Trading

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Document Owner: Compliance Officer

Version No:	Date:	Version Author:	Approved By:	Approval Date:	Revisions/Changes:
1.0	August 2019	Compliance Officer	The Board	-	Policy creation
2.0	January 2023	Compliance Officer	The Board	10/01/2023	Updated policy version
3.0	November 2024	Compliance Officer	The Board	29/11/2024	Updated policy version

1. Introduction

This policy regulates effective, clear and fast handling of complaints submitted to The Company in relation to the performance and procedures of the Company.

The Company maintains Records of Complaints and measures taken for expedient complaint resolution, in line with applicable Laws, Rules and/or Regulations.

2. Definition

2.1. Complaint:

Complaints are defined as specific requests or claims related to the performance, services or products of the Company, which objects the performance or expresses negligence of The Company and lodges a relevant, specific and clear demand.

Asking an opinion or position about any specific case or requesting general information about the operation and services of The Company shall not constitute a complaint.

2.2. Complainant:

The Complainant could be a natural or legal person, a company without legal entity or other organization that requires services of The Company or the addressee of information or offer related to the service.

When the complaint is submitted by a representative or other duly authorized person, The Company will investigate the legal basis of the submission, which must be presented by the Complainant in a format required by law. If no authorization is available, The Company will approach the Complainant directly in order to accelerate the procedure.

2.3. Submitting a Complaint

The Complainant, if possible, should report the event or the date of the occasion subject of the complaint to the Company as soon as possible. This is necessary to enable the Company to investigate the complaint as efficiently as possible.

The following opportunities are available for submitting a complaint to our Company:

- i by mail,
- ii by e-mail, or

iii in writing.

All complaints should be directed to the following persons:

Front Office:

Name: To be displayed on our website
Email address: To be displayed on our website

Compliance Officer :

Name: To be displayed on our website
Email address: To be displayed on our website

Financial services Authority (FSA):

Name: Financial Services Authority (FSA)
Email address: <https://www.fsaseychelles.sc/complaints-handling/>

2.4. Responsibilities of Front Office in receiving complaints

Employees of the Customer Service shall receive and manage - first of all - complaints within the Company. Employees of the Customer Service shall help the Complainant in compiling and submitting the complaint. The Complainant must submit complaints related to services rendered on the basis of online trading agreement to the Customer Service of the Company. Contact of the Customer Service is available at the homepage of the Company all the time. If employees at Customer Services are unable to settle the complaint efficiently or within 48 hours, they forward the complaint to the Compliance officer of the Company

If you wish to submit your complaint personally, you can visit the head office of the Company in office hours (8:00 -17:00 hours on working days).

If you wish to submit your complaint in writing, please attach - if possible - copies of documents supporting your complaint to your application. The Company receives complaints submitted by e-mail on an ongoing basis.

2.5. Registration of Complaints

The Company, shall register all complaints until they are dealt with. This register shall record

at least the following information:

- i description of the complaint,
- ii description of the event or fact subject of the complaint,
- iii date of submitting the complaint,
- iv measures implemented to settle or solve the complaint,
- v in case of rejection, the reasoning of the rejection,
- vi deadline of managing the complaint,
- vii name of the person responsible for the execution,
- viii Date of responding to the complaint.

The Company pays special attention to avoid collection of data about the complainant with the exception of recording data aimed to settle the complaint. All personal particulars obtained in relation of managing the complaint shall be deleted from records or made unsuitable for identification.

The Company manages complaints within a transparent system; they could be traced and administered in each and every stage of the procedure.

2.6. Managing Complaints

The Company manages all complaints and Complainants equally, without any discrimination, in harmony with the procedure regulated by this Policy.

The Complaints are handled by:

a) Customer Service

If possible, all complaints must be settled without delay. Company employees forward all complaints submitted in writing to Customer Service. Customer Service shall be responsible for settling complaints. The officers of the Customer Support Department will inform you of the appropriate process to follow.

If you are contacting us on behalf of another person, we may ask you to provide a proof of that person's consent to your handling of their Complaint. We aim to resolve the matter within five (5) business days depending on the nature of the complaint and ensure that the maximum time to respond to complaints do not exceed 30 days.

b) Compliance Officer

If employees at Customer Services are unable to settle the complaint efficiently or within a short period of time, they forward the complaint to the Compliance officer of the Company.

The Complainant, if he/she does not accept the solution offered by Customer Service, is also

entitled to approach the Compliance officer directly.

c) Directors of the Company

Within the organization of the Company, Directors of the Company represent the highest level of authority in deciding the settlement of complaints. Directors of the Company shall settle those complaints which cannot be managed within the above procedure; they shall take into account the opinion of the Compliance officer of the Company.

The employee of The Company who participated in the measure related to the complaint or made a decision subject of the complaint must not participate in making any decision related to the complaint. Such employee must provide every reasonable help to The Company in the procedure aimed to settle the complaint as soon as possible and in the interest of the Complainant.

2.7. Response to Complaints

The Company follows the outlined procedures to ensure that your Complaint is resolved within a period of thirty (30) business days. This response, including the reasoning, is always mailed to the Complainant. Some Complaints can be resolved more quickly depending on the facts and the nature of the Complaint. If the Complaint is more complex and takes longer than thirty (30) business days to resolve, we will communicate the reasons for the delay. Sometimes you are requested to supply additional information required for investigating the complaint. In this case please respond at your earliest convenience.

When the complaint is submitted by another person or with a method unsuitable for establishing proper authorization of the submission, The Company may ask the person authorized to submit the complaint to confirm the complaint in question.

The Company adds a correct, clear and unanimous reasoning to every decision brought down in order to settle complaints, which are mailed to the Complainant in writing. If the decision refers to a legislation, not only the legislation, but its relevant regulations must also be included in the above reasoning. In parallel with informing the Complainant about the decision in question, the Company informs the Complainant about the opportunities of appeal and possible damage compensation.

2.8. Monitoring of Complaints and Record Keeping

After settling the procedure, the Company shall preserve every written or electronic documents related to complaints for a period of 7 years. The Company shall be entitled to prepare statistics and reports about complaints, which will be aimed to improve the efficiency of administering complaints.

2.9. Settlement of Disputes

When disputes between the Company and the Complainant cannot be settled by the official procedure, regulations of chapter "Settlement of Disputes" of the Company Rules and Regulations shall be applicable.

When the complaint is rejected, the Complainant may lodge an appeal to the Financial Services Authority ("FSA") through. FSA will evaluate the complaints received and will review the case and will make the necessary arrangements for resolving the complaint.