



INVESTAIN

Client Complaint handling

Over-the-counter margin derivative contracts, including contracts for difference and spot foreign exchange, are intricate instruments that pose a high risk of rapid monetary loss due to leverage. It is crucial to assess your understanding of these products, ability to bear potential losses, and your risk appetite before considering investment. Seeking professional advice before investing is strongly recommended.

Introduction

All firms regulated by the regulator must establish written procedures for the effective consideration and proper handling of complaints from clients, former clients, and prospective clients. INVESTAIN Ltd's Complaint Handling Procedures are outlined below, and all employees are obligated to follow these procedures for any received complaints.

What is a Complaint?

A complaint is defined as any expression of dissatisfaction, whether oral or written, justified or not, from a client or on behalf of a client regarding the provision or failure to provide a financial service. This includes allegations of financial loss, material distress, or material inconvenience. Various types of complaints, including written, verbal, or other communications, are covered by these procedures.

Examples of a Complaint

The broad interpretation of a complaint includes various types, such as breaches of investment restrictions, contractual arrangements, transaction costs, incorrect fee calculations, interest claims, reporting discrepancies, under-performance, poor administration, and inconsistencies between marketing material and the product sold.

Processes and Procedures

INVESTAIN Ltd has implemented the following procedures for handling complaints:

- If client dissatisfaction cannot be resolved within five business days, the complainant is informed of the option to refer the complaint to the Compliance department for further investigation.
- All efforts will be made to resolve the complaint within eight weeks of receipt.
- The Compliance Officer notifies Senior Management of serious complaints or those indicating potential material loss or deficiencies.
- A written acknowledgment of the complaint, including the anticipated maximum response time, is provided to the client.

- The Compliance Officer oversees appropriate investigation and internal reporting of complaints.
- Responses to complaints are reviewed and approved by the Compliance Officer, ensuring clients are kept informed of progress.
- The Compliance Officer maintains a file of complaints with supporting correspondence.
- A Complaints Register is maintained, and relevant documentation may be placed on customer files.
- If the complaint is not resolved within five working days, a 'final response' within eight weeks aims to accept, offer redress, or provide reasons for rejection, along with regulatory escalation information.
- If a 'final response' cannot be provided within eight weeks, a written response explains the delay and provides regulatory escalation information.
- If the complaint is resolved within five working days, a 'summary resolution communication' is sent to the complainant.
- Records of complaints are retained for a minimum of 10 years.
- Staff confirm reporting of all complaints as part of the Annual Compliance Declaration.
- All complaints received are recorded on the Complaints Register and provided to the regulator upon request.

Conflicts of Interest

INVESTAiN Ltd must ensure that the employee to whom the complaint was referred did not participate in managing and providing the financial services concerning which the complaint was filed. This ensures that the employee can handle the complaint appropriately, justly, and impartially.

Complaints referral:

If INVESTAiN Ltd determines it is not responsible for the complaint, the complainant will be informed in writing about the referral to another legal entity. Details provided include the referral date, the person handling the complaint, and contact information for the legal entity. If the referred entity cannot resolve the issue promptly, INVESTAiN Ltd reassumes responsibility.

If the complainant rejects or does not respond within (10) business days, INVESTAiN Ltd addresses the complaint based on available information. If needed, the complaint is returned with evidence for the complainant to file with the relevant authority.