

Complaints Policy

In the event of a conflict between the Company and a Client, terms expressed in English and expressed in any other language, the terms expressed in English shall prevail over those expressed in any other language.

Introduction

The Company is an Investment Firm regulated by the Mauritius Financial Services Commission.

The Client Complaint Policy (hereinafter, the “Policy”) sets out the processes employed when dealing with complaints received from Clients.

A Client complaint is an expression of dissatisfaction by a Client regarding the provision of investment service by the Company that did not resolve within 5 business days from receipt. The Company undertakes and executes orders and instructions received from the Client by means of the e-trading system, in connection with financial instruments, including commodity-based derivatives and other securities, having as underlying assets transferable securities, stock market indices, foreign currency pairs, precious metals. The Company provides only this service.

This Policy is an adjunct to the Company’s overarching general obligation to act honestly, fairly, and professionally, and in the best interests of its Clients and to comply, in particular, with the principles set out in the above legislation when providing investment services.

General

The Company operates under a Principal’s license issued in the Republic of Mauritius by FSCM – Financial Services Commission Mauritius.

Procedure

A Client can file a complaint by contacting the Compliance Department of the Company at complaints@inwext.com providing at a minimum the below-listed information:

- the identity of the Client who filed the complaint or grievance;
- the identity of the employee that undertook to provide the service to the Client;
- the department to which the relevant employee relates to;
- the date of receipt of the complaint or grievance;
- the details of the complaint or grievance – full description;
- the extent in financial terms of the potential loss that the Client claims has suffered;
- the date and in summary, the content of the reply of the Company to the said complaint or grievance.

Resolving Client Complaints or Grievances

Following the receipt of a complaint or a grievance, by the Company, the Company shall confirm to the Client the receipt of the complaint or a grievance and immediately make efforts to resolve the complaint or grievance within 5 working days.

In the event that the issue has not been resolved within 5 working days, the Client will receive a unique complaint reference number and be informed that he should use the said reference number in all future contact with the IF, the Financial Ombudsman, and/or the FSCM regarding the specific complaint.

The Company will further inform the client that an initial answer/response to the complaint at hand should be expected four(4) weeks from the receipt of the complaint and that the Company will ensure that the complaint or grievance is resolved within eight(8) weeks from its receipt. In the event that the IF is unable to respond within two months, it informs the complainant of the reasons for the delay and

indicates the period of time within it is possible to complete the investigation. This period will not exceed three months from the submission of the complaint.

If more than two months have passed from the date the complaint was filed and the Client has not received a final response, or the Client is dissatisfied with the final response received from the Company, then the Client is entitled to refer the complaint to the Financial Ombudsman/FSCM.

All decisions relating to Clients' complaints or grievances shall be communicated to Clients in writing (including electronic mail) and copies shall be retained by the Company.