ORO FINTECH LTD Company Reg. No. 8425077-1 Suite 3, Global Village, Jivan's Complex Mont Fleuri, Mahe, Seychelles

Complaints procedure for clients

Introduction

ORO FINTECH LTD ("the Company"), is a licensed Securities Dealer regulated by the Financial Services Authority of Seychelles, under license no. SD046 and operates in accordance with the Securities Act of Seychelles.

The Company maintains effective procedures for reasonable and prompt handling of complaints or grievances received from Clients arising in the context of the established business relationship and keeps records of each complaint or grievance and the measures taken for resolution. The purpose of this procedure is to ensure fair and consistent dealing with Client complaints whilst striving to provide the highest level of customer service.

How to submit a complaint

In the event that the Client has a complaint relating to any of his/her dealings with the Company, then the following Complaints Procedure, as set out below, should be followed.

All Complaints must be reported to the Company, in writing, in the English language and submitted to the following e-mail address <u>complaints@global.fxoro.com</u>, using the **Complaint Form** provided herein. Anonymous complaints will not be treated.

Procedure for handling complaints

Upon receipt of a complaint, the Company shall review the complaint and try to resolve it without unnecessary delays. During assessment of Client's complaint, the Company might request additional information and/or clarifications. A reply shall be communicated to Client within ten (10) business days from the date of receipt. In case additional time is required for examination and assessment, the Company shall send a holding response informing the Client of the anticipated time period for further response. Company's final response will be provided to the Client, together with findings and the outcome of the complaint and proposed rectification actions (if applicable). The reply should be made in writing and send to the email address of the Client. The claim can be left without consideration if the repeated claim does not contain new data and all the reasons stated in it were reviewed earlier in full and objectively and the response was already provided to the Client. Simultaneously, the notice about leaving the claim without consideration, with reference to the previously given response, shall be presented to the Client.

In the event that the Client is unsatisfied with the Company's final response, Client can address the issue to the Financial Services Authority of Seychelles as indicated below:

Address: PO Box 991, Bois de Rose Avenue, Roche Caiman Victoria, Mahe, Republic of Seychelles

<u>Phone</u>: (+248) 438 08 00 <u>Fax</u>: (+248) 438 08 88 Website: http://fsaseychelles.sc/index.php/contact-us

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COMPLAINT FORM

1.	Date:	
2.	Client's Information	
	Full name and Surname	
	Trading Account Number	
	Postal Address	
	City	
	Postal Code	
	Country	
	Telephone Number	
	E-mail	
3.	DETAILS OF THE COMPLAINT	
	Date of the incident	
	Description of the complaint /	
	incident	