

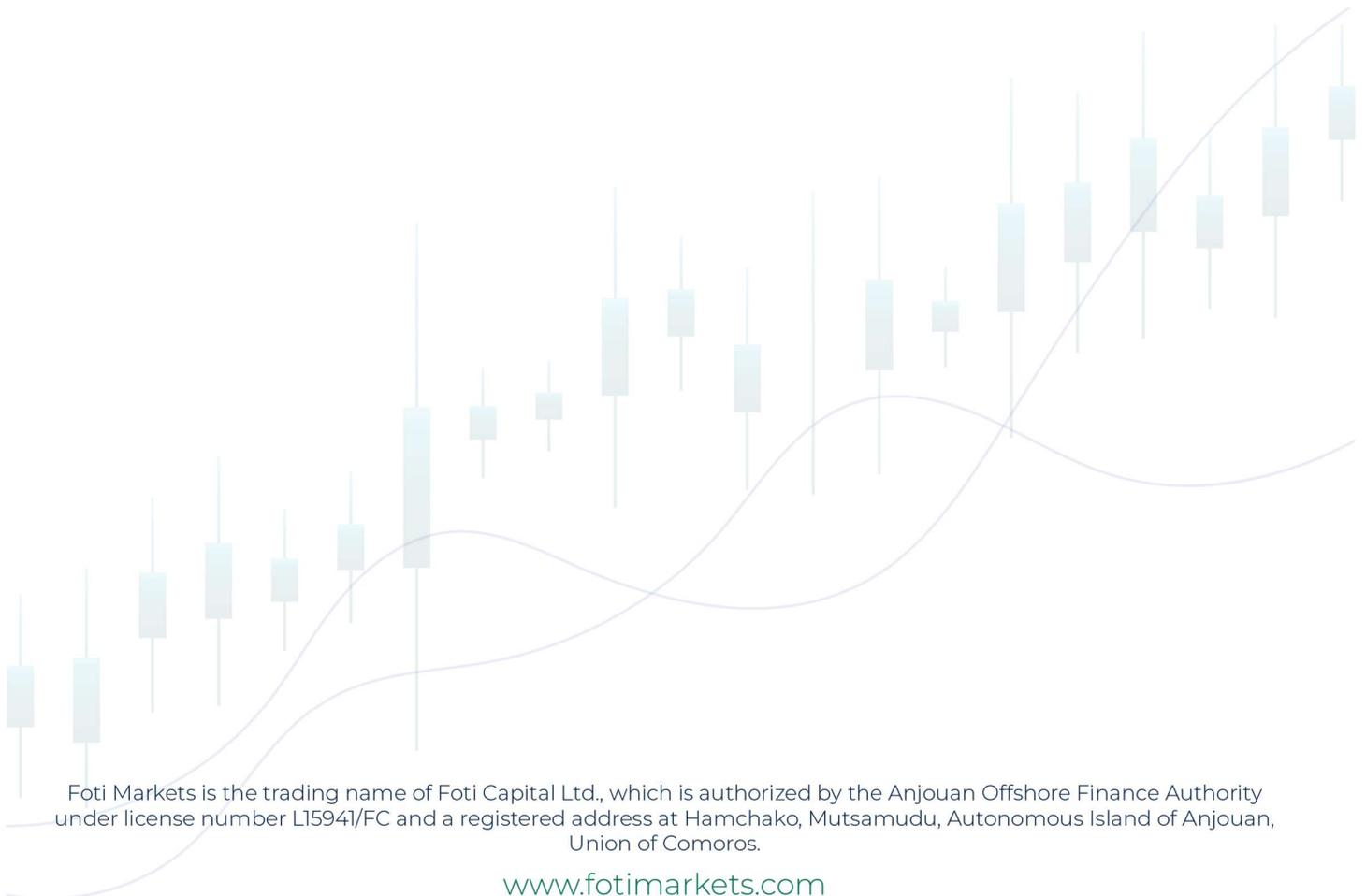


Foti Markets

Trading For Saving

Complaints Handling Policy

March 2025



Foti Markets is the trading name of Foti Capital Ltd., which is authorized by the Anjouan Offshore Finance Authority under license number L15941/FC and a registered address at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

www.fotimarkets.com

1. Introduction

This policy governs the effective, clear, and prompt handling of complaints submitted to Foti Capital Ltd (hereinafter the “Company”) arising from or in connection with its services. The Company maintains records of complaints, together with any measures taken to ensure their timely resolution, in compliance with applicable laws, rules, and regulations. The Company manages all complaints in a fair and non-discriminatory manner, in accordance with the procedures set forth in this policy. Furthermore, this policy promotes accessibility to the complaint-handling process for all consumers, in compliance with applicable anti-discrimination requirements.

2. Definitions

For the purposes of this policy, a “Complaint” means a formal submission to the Compliance Department in accordance with the guidelines of this policy, following completion and submission of the relevant complaint form, as set out in Appendix 1. A Complaint is further defined as an expression of dissatisfaction by a financial consumer concerning the products or services provided by the Company, or the conduct of the Company in the provision of such products or services, where the financial consumer reasonably expects a response or resolution. The term “Complainant” refers to the financial consumer who submits such a Complaint.

3. Submitting a Complaint

A Complaint may be submitted to the Company by telephone or by electronic communication (e-mail) addressed to its Customer Support Department. The Complainant must report the incident, specify the date of occurrence, state the subject of the Complaint, and provide all relevant supporting evidence to the Company without undue delay, to enable the Company to conduct an effective and timely investigation. A Complaint may also be submitted on behalf of a Complainant, provided that appropriate written consent is furnished to the Company. Complainants must submit their Complaints in relation to services provided under the Company’s Terms and Conditions, which are available on the Company’s website.

4. Investigation of a Complaint

Where resources permit and where feasible, the Company shall seek to investigate Complaints on the same business day of receipt. During the investigation, the Company shall undertake all necessary checks, coordinate internally, and gather all relevant information to ensure an impartial response to the Complaint.

5. Response to Complaints and Resolution Timeframes

Upon receipt of a Complaint, the Company shall provide an initial response within twenty-one (21) business days, unless the Complainant is otherwise notified in writing. The outcome of the investigation, including the rationale and proposed resolution, shall be communicated to the Complainant.

Certain Complaints may be resolved more quickly, depending on their complexity and nature. Conversely, more complex Complaints, or those requiring additional clarifications and/or supporting evidence, may take longer than twenty-one (21) business days to resolve.

In such cases, the resolution period may be extended to a maximum of ninety (90) business days from the date of receipt, and the Company shall inform the Complainant in writing of the reasons for the delay.

The following department of the Company is responsible for the handling of Complaints:

Compliance Department

The Compliance Department is responsible for overseeing the management and resolution of Complaints. If the Customer Support Department is unable to resolve an enquiry efficiently or within a short period of time, the matter shall be escalated to the Compliance Department. In cases where the Complainant does not accept the solution offered by Customer Support, they are entitled to approach the Compliance Department directly.

The Company shall acknowledge receipt of a Complaint in writing within two (2) business days. Such acknowledgment shall include:

- A unique reference number for the Complaint,
- The name and contact details of the designated officer or department handling the Complaint, and
- An indicative timeframe within which the Complainant will receive a response.

Where feasible, the Company aims to resolve Complaints as promptly as possible, depending on their nature and complexity, and shall ensure that the maximum time for response does not exceed twenty-one (21) business days from the date of receipt. If additional time is required, the Complainant shall be informed accordingly.

All formal Complaints submitted in writing shall be forwarded by Company employees to the Compliance Department. Customer Support officers shall also inform each Complainant of the appropriate process to follow.

To ensure that the Company can properly address each Complaint, Complainants are required to complete the Complaint Form included in Appendix 1 and submit it to the Compliance Department. In the event that the prescribed form is not used, the Complaint may not be formally addressed by the Compliance Department.

6. Record-keeping of Complaints

The Company shall maintain a Complaint registry in accordance with the Financial Consumer Protection Act, as amended from time to time, and shall ensure that it is regularly updated to include all submitted Complaints. The Company shall keep records of all data necessary for the settlement of each Complaint. Complaints are managed within a transparent system, enabling them to be tracked and managed at every stage of the process. Given that the Company accepts formal Complaints exclusively via e-mail, all correspondence is duly recorded.

The Company shall preserve all written and electronic documents related to Complaints for a minimum period of seven (7) years. The Company may also prepare statistics and reports on Complaints for the purpose of monitoring and improving the efficiency of its Complaint-handling procedures.

7. Settlement of Disputes

If a Complaint remains unresolved by the Company within the prescribed timeframe, or if the Complainant is not satisfied with the outcome provided by the Company, the Complainant may refer the matter to the Union of Comoros Offshore Finance Authority for further review and resolution.

Appendix 1 - Complaint Form

Client Information

Full Name of Complainant:	
Email Address:	
Date of Incident/Transaction:	
Account Number(s) (if applicable):	
Residential/Correspondence Address:	
Telephone Number:	
Amount Claimed (if applicable):	

Brief summary of the complaint

(Please describe the product or service concerned, provide a description of the issue, attach supporting evidence, specify the amount claimed (if any), and indicate your suggested resolution.)

All Complaints must be accompanied by supporting documentation and evidence to facilitate their proper handling. Supporting documentation may include, but is not limited to:

- Client statements,
- Correspondence with the Company, and
- Any other documents requested by the Compliance Officer that are relevant to the Complaint.

Date

Client Signature

For Internal Use Only

Complaint Received by:	Date:
-------------------------------	--------------

Acknowledgement Sent to Client: Yes No

Client Informed of Initial Action: Yes No

Final Response Provided to Client: Yes No

Holding Response Provided to Client: Yes No N/A

Signature of Compliance Officer: _____ Date: _____