



# **Complaints Handling Policy**

License No. GB25204149  
FNmarkets (Mauritius) Ltd

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## **1. GENERAL**

FNmarkets (Mauritius) Ltd (the “Company”), being a licensed and regulated financial institution, must put in place effective arrangements for the reasonable and prompt investigation and resolution of complaints arising in connection with the performance of, or its failure to perform, any of its regulatory functions (any such matter, a “Complaint” / “Grievance”).

These arrangements must include procedures for a Complaint to be fairly and impartially investigated. (“Complainant”).

## **2. DEFINITION OF COMPLAINANT**

For the purposes of this Policy, a complainant shall mean any current or former client of the Company, or any individual or entity duly authorised to act on behalf of a client, who submits a complaint relating to any alleged act, omission, or conduct of the Company which the complainant reasonably perceives as being in breach of applicable laws, regulations, contractual obligations, or the Company’s internal policies and procedures. All complaints must be clear, specific, and substantiated so as to enable the Company to undertake a thorough and effective investigation. Individuals or entities who are neither clients nor duly authorised representatives shall not constitute complainants under this Policy, and the Company shall not disclose any clientrelated/company-related information to such parties, except where engagement is mandated by law or statutory obligation.

## **3. COMPLAINTS HANDLING PROCESS**

**The Company has adopted the following Complaints Handling Procedures.**

**A Complaint which runs its full course will consist of the following key stages:**

- A. All Complaints must be submitted in writing by sending an email to: [complaints@fnmarkets.com](mailto:complaints@fnmarkets.com);
- B. At first instance, the Company will investigate the Complaint and attempt to resolve it. If the Complainant is dissatisfied with the Company’s response or proposals to redress the Complaint, the Complainant may refer to the Financial Services Commission [<https://www.fscmauritius.org/en/consumer-protection/complaintshandling/complaints-form>].

## 4. ELIGIBLE COMPLAINTS

Eligible Complaints are Complaints against the Company arising in connection with the performance of, or its failure to perform, any of its regulatory functions.

### **A Complaint will not be an Eligible Complaints if:**

- A. Relates to the Company's relationship with its employees;
- B. Relates to the content of the Company's Rules;
- C. Is connected with a contractual or commercial dispute involving the Company and is not connected in any way with the Company's regulatory functions;
- D. Is made outside the period of 12 months from the date on which the Complainant becomes aware of the circumstances giving rise to the Complaint unless the Complainant can show reasonable grounds for delay;
- E. Is of a frivolous or vexatious nature or amounts to an abuse of process.
- F. It is submitted by an individual or entity that is not a current or former client, or not formally authorised to act on behalf of a client;
- G. It is a repeat or duplicate complaint that has already been fully addressed and closed by the Company; and
- H. It is submitted as part of a fraudulent scheme, scam, or malicious attempt to misrepresent, mislead, or cause disruption to the Company.

## 5. MAKING A COMPLAINT

A Complaint should be made in writing and sent by email to [complaints@fnmarkets.com](mailto:complaints@fnmarkets.com)

The Complaint should be signed on behalf of the Complainant, and in any case where it is made by a company, partnership or other body corporate, should be signed by a director or equivalent officer with appropriate authority.

If a Complaint is made orally it will not be accepted and the Complainant will be asked to confirm its Complaint in writing. The Company shall not be obligated to investigate any Complaint unless and until the Complainant has submitted a written Complaint in accordance with these Procedures.

The written Complaint should include sufficient information to allow the Company to properly identify the matters to which the Complaint relates, the activities complained of, and the basis for any alleged loss or other detriment of the Complaint. Complaints must be submitted in English language and the Company will not accept any other language of communication and/or investigation of Complaints.

Vague, unsubstantiated, or speculative claims will not be treated as valid complaints and may not be addressed. The Company reserves the right to seek clarification or request supporting documentation to ensure that all complaints are properly substantiated and capable of meaningful review.

## **6. INVESTIGATION OF COMPLAINTS**

At the first instance, an investigation into the Complaint will be conducted by a suitably senior officer who has not previously been involved in the matter and who is not the subject of the Complaint.

The Company will acknowledge the Complaint within five Business Days of receipt, giving the unique reference number of registered complaint. The Company will seek to resolve any Eligible Complaint as quickly as possible. In normal circumstances, the Company should be in a position to respond within two months after the receipt of the Complaint. However, where the scope of the Complaint reasonably demands further investigation, within 2 months the Company will write to the Complainant explaining why the matter has not been resolved, indicating when a final response is likely to be made with maximum extension up to 3 months from the day of complaint.

The Complainant has the right to refer the Complaint to the Financial Services Commission.

Where, in the opinion of the Company, any Eligible Complaint is connected with or arises out of the same or similar facts or circumstances in respect of which an outstanding or otherwise unresolved Complaint has been made under these Procedures, the Company may, in its absolute discretion and upon giving notice in writing to any Complainant or Complainants so concerned, join such Eligible Complaints so that they may be addressed in the same investigation and/or any final response.

The Company shall not in circumstances be obligated to disclose the identity of a Complainant or facts that in its opinion would be likely to reveal such identity when notifying any individual Complainant of such a joinder or in its drafting of a final response.

The Company may obtain professional advice as appropriate.

In case where the complainants are not individuals the Company offers alternative means of settling a dispute, such as arbitration or tribunal where appropriate; the options are stated in the Terms of Business.

The Company is fully committed to addressing all complaints in a fair, thorough, and timely manner. We kindly ask that complainants cooperate by providing accurate information. Where information is found to be misleading or unsubstantiated, the Company may take appropriate

steps to protect its interests, including notifying the relevant regulatory authorities or taking other necessary actions.

We encourage all complainants to engage constructively and to provide any supporting information promptly, so that the matter can be resolved efficiently, fairly, and to the satisfaction of all parties.

## **7. RESULT OF THE INVESTIGATION**

The Company will inform the Complainant of the outcome of the investigation, together with any proposed remedial action. The remedial action taken may include, but will not be limited to, offering an apology, taking steps to rectify the error, the offer of a compensatory payment on an ex-gratia basis, or a combination of the above. If a Complaint is rejected, the Company will give its reason for doing so.

The Company may, where it deems it necessary, itself refer to the Financial Services Commission for investigation.

### **Important Notes:**

- The Company shall cooperate with the Financial Services Commission in case they carry out their own investigation in relation to a client's complaint.
- The Commission has no resolution powers, therefore any complaints submitted are taken into consideration in the performance of its supervisory role.

## **8. ENGAGEMENT LIMITATION FOR DATA PROTECTION AND PRIVACY**

For the purposes of data protection and privacy, the Company will only engage with individuals or entities who are current clients or are formally authorized to represent a client. Complaints or inquiries from persons who do not meet these criteria will not be treated as formal complaints, and the Company will not disclose any client-related information to such parties, unless legally or statutorily required to do so.

## **9. RECORD-KEEPING**

A copy of all documents and materials relating to Complaints should be sent to the Company. The Company will retain such documents and materials for a minimum of seven years from the date the complaint was received. All Complaints that have been received must be registered on the Company's Register of Complaints maintained.

## **10. CONFIDENTIALITY**

The Company and any Complainant must each observe the strict confidentiality of the investigation of any Complaint, all information provided and all communications made for the purpose of investigation.

## **11. APPLICATION AND REVIEW**

This Complaints Handling Policy is intended to be read and applied in conjunction with the Company's Terms and Conditions and other governance, compliance, and operational policies, all of which are accessible on the Company's website. Together, these documents establish the comprehensive framework for client classification, ensuring consistency in the assessment, notification, and ongoing management of client categories, and providing clarity on the respective rights, obligations, and levels of protection afforded to each client type.

This Policy is subject to periodic review and may be updated by the Company to reflect changes in regulatory guidance, industry best practices, or internal procedures. Clients will be notified of any significant updates where applicable.