

Complaints Handling Procedure

1. Purpose

The purpose of this procedure is to ensure that all client complaints are handled promptly, fairly, and consistently. Tradin Global Ltd (“Tradin”) is committed to maintaining high standards of customer service and regulatory compliance. This document outlines the steps we take to investigate, resolve, and learn from complaints, in accordance with the Financial Services Regulatory Authority (FSRA) of Saint Lucia and applicable legislation, including the Virtual Asset Business Act (2022) and other relevant FSRA-issued guidelines.

2. Scope

This procedure applies to all complaints received from existing or prospective clients regarding any aspect of Tradin’s operations. This includes, but is not limited to:

- Product or service dissatisfaction
- Execution errors or delays
- Miscommunication or lack of transparency
- Conduct of staff or representatives
- Technical issues affecting client accounts or transactions

All departments and employees are expected to cooperate fully in the resolution of complaints.

3. Definition of a Complaint

A complaint is defined as any expression of dissatisfaction whether verbal or written by a client or potential client in relation to the provision of financial services. This includes dissatisfaction with:

- The quality or accuracy of service
- The behavior of staff or representatives
- The handling of transactions or account management
- Breaches of regulatory obligations or internal policies

Complaints may be formal or informal and must be treated with equal seriousness.

4. How to Lodge a Complaint

Clients may submit complaints through the following channels:

- Email: support@tradin.com
- Online Complaints: Available under the Support section of our website

To facilitate prompt handling, clients should include:

- Full name and contact details
- Account number or reference (if applicable)
- A clear description of the issue

- Relevant dates and supporting documentation (if available)

All complaints will be treated confidentially and respectfully.

5. Acknowledgment of Complaint

Upon receiving a complaint, we will:

- Acknowledge receipt within 2 business days
- Provide the name and contact details of the staff member assigned to handle the complaint
- Outline the next steps and expected timeline for resolution

This acknowledgment may be sent via email, phone, or written correspondence depending on the method of submission.

6. Investigation and Resolution

Complaints will be investigated thoroughly and impartially by a designated Compliance Officer or senior staff member. The process includes:

- Reviewing all relevant documentation and communications
- Consulting internal records and systems
- Engaging with relevant departments or staff
- Communicating with the client for clarification if needed

We aim to resolve complaints within 15 business days. If additional time is required due to complexity, the client will be informed and updated regularly. Once resolved, a formal written response will be issued, detailing:

- The outcome of the investigation
- Any corrective actions taken
- Any compensation or remediation offered (if applicable)
- Guidance on further steps if the client remains dissatisfied

7. Escalation Process

If the client is not satisfied with the resolution, they may escalate the matter to:

- Head of Compliance – Tradin
- Financial Services Regulatory Authority (FSRA) of Saint Lucia
 - Pointe Seraphine, Castries, Saint Lucia
 - +1 758 468 2990
 - www.fsra.lc

Clients may also seek independent legal or financial advice if they wish to pursue further action.

8. Record Keeping

All complaints and related correspondence will be documented and securely stored for a minimum of 7 years, in accordance with FSRA regulations. Records will include:

- Date of receipt and resolution
- Nature of the complaint
- Investigation findings
- Final outcome and client response

These records are used for internal audits, regulatory reporting, and continuous improvement.

9. Review and Improvement

Tradin is committed to learning from complaints to enhance our services and compliance. We conduct regular reviews of complaint trends and root causes. This includes:

- Annual policy reviews
- Staff training and awareness programs
- Updates to internal procedures and client communications

Feedback from complaints is used to strengthen our operational resilience and client satisfaction.

