

FINTRADE TECH SOLUTIONS LIMITED INTERNAL COMPLAINTS POLICY AND PROCESS

FINTRADE TECH SOLUTIONS LIMITED (“the company”) is required ((pursuant to the Financial Service Providers (Registration and Dispute Resolution) Act 2008)) to have an internal complaints process for handling complaints relating to the financial services being offered, and to publicise the availability of such a process.

This process establishes a customer focussed complaint system that will enable the handling of complaints in a consistent, fair and professional manner.

The following is the policy and the process that is used by the company for the handling of a Financial Service Provider (FSP) complaint:

A: RECEIVING A COMPLAINT

The Compliance Officer (CO) of the company shall:

- Acknowledge in writing or via email the receipt of the complaint and outline the next steps of the process to the complainant (including FDR’s role in the complaint process);
- Capture key complaint information into the Complaints System (CS) (i.e., date complaint lodged, name and details of complainant, details of complaint and when it occurred);
- Allocate a unique complaint reference number for each complaint;
- Keep information in the CS confidential to the parties except with consent of the complainant.

B: INVESTIGATING A COMPLAINT

The CO shall:

- Investigate the complaint and recommend to the Managing Director (MD) what response should be made to the complainant; The MD shall apprise the Board members accordingly.
- Should the situation be such that the company has a small staff base then the MD handles CO functions, then in such a case the CO/MD will apprise the Board members appropriately.
- The complaint shall be resolved at the earliest opportunity;
- The Complainant shall be kept informed of the investigation and realistic time frames for any communications shall be set.

C: RESOLVING A COMPLAINT

The Board shall Issue a Decision Notice in writing via the CO and or the MD to the Complainant within 20 working days of the complaint being lodged, that includes:

- A summary of the complaint, with the outcome of the investigation and the issues raised;
- An acknowledgement of any fault on the part of an FSP;
- Details of any offer being made to settle the complaint (including any timeframes for acceptance).
- Record and store all details in relation to any complaint. Recording of complaints shall be entered into the Register attached hereto marked Annexure "A".

D: WHERE COMPLAINT IS NOT RESOLVED

Where a Decision Notice is not accepted, a Deadlock Notice in writing or by email is sent to the Complainant by the CO and/or MD on behalf of the Board, stating that the view has been reached that the complaint is unlikely to be resolved internally and stating that the Complainant may now take the complaint free of charge to the Financial Dispute Resolution (within three months of the date of complaint being received).

E: PROVIDING INFORMATION ON THE RIGHT TO TAKE AN UNRESOLVED COMPLAINT FURTHER

It is a requirement of being a member of FDRS that we must inform our customer of their rights to take an unresolved complaint to FDRS.

The FDRS contact details are:

- Website: <https://fdrs.org.nz/>
- Email: enquiries@fdrs.org.nz
- Telephone: (Call Free for consumers) 0508 337 337
- International Calls: +64 4 910 9952
- Postal Address: Freepost 231075 PO Box 2272 Wellington 6140