

A.S.K. Services INTL

8th Floor, The Core, 62 ICT Avenue, Cybercity, Ebene 72201, Mauritius T: +230 489 9090

COMPLAINTS HANDLING POLICY & PROCEDURES

MARCH 2025

A.S.K. Services INTL

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1. INTRODUCTION

- 1.1. "www.askserviceintl.net" is a domain owned and operated by "A.S.K Services INTL", a company registered in Mauritius with company registration number: 205992 GBC, having its registered office: The Core, 62 ICT Avenue, Cybercity, Ebene Cybercity, 72201, Mauritius (the "**Company**").
- 1.2. The Company is regulated by the Financial Services Commission ('FSC') of Mauritius as a Investment Dealer (Broker) with License number: GB23202498.
- 1.3. In line with its regulatory and legal obligations, the Company has implemented this Client Complaint Policy (the "**Policy**") and the corresponding procedures described below for the prompt handling of clients' or potential clients' complaints in relation to the the services provided by the Company.

2. COMPLAINTS

The Company must attend to the following;

- (a) Request that the client who has a complaint against either the Company or its representative to lodge such complaint in writing.
- (b) Promptly acknowledge receipt of complaints in writing to a client, giving the client the communication particulars of the contact staff to be involved in the resolution procedure.
- (c) Handle clients' complaints in a timely and fair manner, with each complaint receiving proper consideration in a process that is managed appropriately and effectively.
- (d) Inform the client of the outcome of the enquiry within 4 weeks of receiving the client's complaint.
- (e) Advise the client of any further steps, which may be available to the client in terms of the relevant Acts, or any other law, where a client's complaint is not resolved to the client's satisfaction.
- (f) In any case where a complaint is resolved in favour of a client, ensure that a full and appropriate level of redress is offered to the client without delay.
- (g) Maintain a record of complaints received for a period of 5 years, together with an indication whether or not complaints were resolved.
- (h) Ensure that all existing and new clients have full and appropriate knowledge of the procedures for the resolution of their complaints. All existing clients are to be made aware of this internal complaint resolution system and procedure manual.

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Verbal complaints

In all instances where there is a verbal complaint from a client the person receiving the call shall:

- In the first instance transfer the call to a member of Management team.
- Should the member of Management team not be available, then take note of the name and contact detail of the complainant. Inform the client that the complaint will be referred to the member of Management team as soon as the latter is available. To inform the client of his or her name and contact detail.
- When the member of Management team makes contact with the complainant, the former must inform the complainant that the complaint must be reduced to writing. Immediately after this contact the member of Management team must send either a letter or fax or e-mail to the client confirming the discussion and more specifically that the complaint must be put in writing.

Complex Complaints

- The Company will endeavour to handle any client complaint in a timely and fair manner and through due and proper consideration, adopting the procedure referenced above.
- If after having made their complaint to the Company, the complainant still feels aggrieved by the decision of the Company or they do not receive a reply to their complaint after a period of 3 months as from the date the complaint was made, they may then lodge a complaint in writing to the Office of Ombudsperson for Financial Services.

3. PROCEDURAL REQUIREMENTS

- 3.1. Any complaint or dispute or difference whatsoever between us, must be dealt with in accordance with the Complaints Handling Procedures set forth herein and you agree that we shall have the right to resolve any complaint or dispute or difference

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whatsoever between us in accordance with the Complaint Handling Procedures set forth herein.

4. HOW TO MAKE A COMPLAINT

- 4.1. There are two key stages in our Complaints Handling process: Our complaint Handling process has two stages as per below:
- a. an informal stage, by reaching to 'contact.mauritius@askservicesintl.com' with any concerns or issues that you may have; and
 - b. a formal stage, by filing a formal complaint with our Client Support.
- 4.2. At the end of each stage, we will ask you if you are satisfied with how we have handled your complaint.

5. WHEN TO MAKE A COMPLAINT – TIME RESTRAINTS

- 5.1. Given the high leverage, fast moving nature of the Over-the Counter (OTC) Market, and the risks associated with electronic trading thereon, any discrepancies on Account statements must be reported to us, in writing, within forty-eight (48) hours of their occurrence. Failure to object within the above-mentioned forty-eight (48) hour time period shall be deemed ratification by you of all actions taken by us prior to your receipt of such reports.
- 5.2. The fact that you have not received a Settlement/Trade Confirmation does not excuse you from raising potential objections as soon as possible, as described herein. You agree to bring to our attention any information received from us, which you have reason to believe is inconsistent with your own information. You understand, acknowledge and agree that errors, whether resulting in a profit or loss to you, shall be corrected, and your Account with us will be credited or debited in such manner and extent as to place your Account(s) with us, in the same position in which it would have been, if the error had not occurred.
- 5.3. Any complaint or dispute or difference whatsoever between us must be dealt with in accordance with the Complaint Handling Procedures set forth herein and you agree that we shall have the right to resolve any complaint or dispute or difference whatsoever between us in accordance with the Complaint Handling Procedures set forth herein.

6. HOW TO MAKE AN INFORMAL COMPLAINT

- 6.1. The quickest and most effective way of dealing with any concerns or issues that you may have been is by reaching to 'contact.mauritius@askservicesintl.com' on an informal basis, who will do his/her utmost to resolve any concerns or issues that you

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may be facing. If

the client has a complaint or issue, the latter may contact the to 'Client Support s' where representatives will be pleased to address the client issues 'Furthermore, any concerns or issues that you may have will usually be resolved at this early stage.

62. You can raise any concerns or issues that you may have by contacting your 'Client Support', either in writing, by letter, via fax or by e-mail, or by telephone or via 'chat' through our website. Our priority is always to deal with your concerns or issues on an informal, person-to-person basis by telephone or via 'chat' through our website, however, if you prefer, we will deal with any concerns or issues that you may have at any stage in writing by letter, via fax or by e-mail.
63. If you contact us by writing by letter, via fax or by e-mail, please provide us with full details of any concerns or issues that you may have. If we require further information, we will notify you using your preferred method of contact.
64. If you choose to contact us by telephone or via 'chat', please have the details of the concerns or issues that you may have readily available.
65. Your 'Client Support' will let you know the appropriate process to follow. If you are contacting us on behalf of another person, we may ask you to provide proof of that person's consent to your handling of their complaint.
66. Our 'Client Support s' are trained to deal with any concerns or issues that you may have and will make every effort to work with you to investigate, try to sort out and resolve any concerns or issues that you may have and to provide you with an appropriate response.
67. We aim to resolve any matter in dispute quickly - by the end of the next Business Day if possible. If the matter is more complex and, at our sole discretion, is expected to take longer than five (5) Business Days, we will provide you with, within three (3) Business Days after you first contacted your 'Client Support ', with a written acknowledgement that we have been informed of your concerns or issues, and we will communicate the reasons for the delay and provide you with details of who is handling the matter and how to contact.
68. We will keep you informed of the progress made in addressing your concerns or issues. Your 'Client Support' will check on a regular basis to see if you are happy or unhappy with the progress made in addressing your concerns or issues. If you are unhappy, please tell him or her, explaining your reasons why.
69. If, after allowing our 'Client Support' the opportunity to try and deal with the concerns or issues that you may have in the manner described above, you remain dissatisfied with the response or if you are unable to reach a satisfactory outcome within fifteen (15) Business Days after you first contacted our 'Client Support Associate', you can, at this stage, ask for your concerns or issues to be escalated to

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our 'Compliance Department' for action in accordance with the formal complaint procedures described below.

7. HOW TO MAKE A FORMAL COMPLAINT

- 7.1. Clients who wish to file a 'formal' complaint with our 'Compliance Department' are encouraged to send an e- mail (with a copy of their identification documentation as provided during the account registration, along with attachments of the documentation as outlined below) to: 'contact.mauritius@askservicesintl.com', along with attachments of the documentation as outlined below.
- 7.2. Alternatively, you can submit an online ticket via the client portal on our website under the 'complaints' category, as shown below.
- 7.3. Those tickets are automatically numbered, and you will be informed via email every time there is a reply/update on your 'complaints' ticket.
- 7.4. All formal complaints must be forwarded to us in the manner set forth above, for action in accordance with the procedures described below.
- 7.5. The following information and documentation should, wherever possible, be obtained and recorded and provided to the 'Compliance Department' as part of your formal complaint, in order to ensure that the complaint is expedited in the most efficient and fair manner:
 - (a) Account Number/User ID; (b) Name of client; (c) Contact details for client; (d) Phone; (e) Mobile; (f) e-mail; (g) Address details for client; (h) Details of the complaint (including time and date the matter leading to the complaint occurred, the representative(s) involved in the complaint; (i) Nature of the complaint; (j) Remedies sought; (k) Attach any documentation or other material that may assist in the resolution of the complaint (including an initial written response to the allegations by the representative(s) involved).

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- 7.6. Upon receipt of a formal complaint, we will provide written acknowledgement of receipt of your complaint within five (5) Business Days of receiving your formal complaint. This will confirm that we are taking the necessary action needed to resolve the complaint and will also provide an approximate timeframe required in order to do so.
- 7.7. The written acknowledgement of receipt of your complaint will confirm that we are taking the necessary action needed to resolve the complaint and will contain details of our Complaints Handling Procedure.
- 7.8. It will also state who within our company is dealing with the complaint and how to contact them (this will normally be our '**Complaints Handling Department**').
- 7.9. As part of our confirmation of receipt of your complaint, we will provide you with a unique reference number of your complaint.
- 7.10. The unique reference number should be used in all your future contacts with the Company, regarding the specific complaint.

8. INITIAL RESPONSE

- 8.1. We will send you a second written communication regarding your complaint, no later than fifteen (15) Business Days after the formal complaint was, containing a full account of the investigation activities planned, any findings thus far and, if appropriate, any offer of redress (the "**Initial Response**").
- 8.2. This second response will again advise you of your rights, who is dealing with your formal complaint (this will normally be the 'Complaints Handling Department') and how to contact that person.

9. FURTHER ACKNOWLEDGEMENT

- 9.1. In the situation whereby, the complainant responds to the Initial Response then again, we will acknowledge receipt of that response from the complainant within five (5) Business Days after the receipt of such (the "**Acknowledgement of client's Response to the Initial Response**").

10. FINAL RESPONSE

- 10.1. Once we have completed your complaints' investigation, we will write to you again and offer you a summary of the outcome of our investigation. Where applicable, it may also include a final offer of redress.

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the complainant's satisfaction or, if the offer of redress is considered insufficient or inappropriate.

10.2. We will attempt to send the Final Response within a period of four (4) weeks from the date on which we received your formal complaint, or four (4) weeks after your acceptance or rejection of any offer of redress (where applicable), whichever comes first.

10.3. This may not always be the case as sometimes the complexity of the complaint may require more time to investigate fully. We will always abide by the applicable laws, rules and/or regulations in relation to a complaint and as such, we will always ensure complainants are kept informed about their complaint and our activities in response to their complaint.

11. HOLDING RESPONSE

11.1. If, for whatever reason, we are unable to conclude the investigation and provide a Final Response (see below) to your complaint within the time limits set forth in **Section 11.2** above, then we will issue what is called a Holding Response.

11.2. The purpose of this Holding Response is to inform the complainant of the reasons why we cannot provide a Final Response to your complaint within the time limits set forth above and to provide a further indication of what is happening with your complaint and also provide an indication of when you can expect to hear an update from us again.

11.3. In the event that you receive a Holding Response, we would invite you to discuss the matter personally with our Managing Director. The purpose of this step is to ensure that you (and your complaint) receive the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.

12. MONITORING OF COMPLAINTS

12.1. We are required to keep detailed documentation on individual complaints. We are required to report relevant complaints to the Regulator on a regular basis.

12.2. These details will usually include as a minimum: (a) the nature, date and method of communication of the complaint; (b) the complainant's details; (c) how the complaint was dealt with (outcomes); (d) whether the complaint was upheld or refuted; (e) whether the complaint was closed (addressed to complainant's satisfaction) or whether it remains open and outstanding; and (f) what financial redress or other significant outcome resulted from the complaint.

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- 12.3. Private information will not be shared with any 3rd parties, and we comply with the rules on privacy and data protection set out in our '**Privacy Policy**', as the same may be in force from time to time and modified or amended from time to time.

13. FURTHER REDRESS

- 13.1. If, after contacting all parties, you remain dissatisfied with the outcome of your complaint, then you may seek further redress:

A. through the Financial Services Commission (FSC) of Mauritius, as indicated below:

Address: Office of Ombudsperson for Financial Services, 8th Floor, SICOM Tower, Wall Street.

Phone: (230) 460 0473/4

Fax: (230) 468 6473

Email: ombudspersonfs@ofsmauritius.org

Website: <https://www.fscmauritius.org/en/consumer-protection/complaints-handling>

A complaint falling outside the purview of the Office of Ombudsperson for Financial Services in respect of licensee(s) of the FSC may be filed with the FSC by completing the "Complaints Form Online":

<https://www.fscmauritius.org/en/consumer-protection/complaints-handling/complaints-form>

- 13.2. It is understood that your right to take legal action remains unaffected by the existence or use of any complaint procedures referred to above.
- 13.3. In each instance, we would record upon the complaint file what advice was provided, and we would reclassify the complaint to note that it has been '*Investigated but not resolved*'.
- 13.4. Such claims are deemed to be investigated by us and reported to the FSC on this basis.

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14. OUR RIGHT TO PROCEED WITH THE RECOVERY OF DEBTS

- 14.1. The above Complaints Handling Procedure does not apply to money that you may owe to us.
- 14.2. We may take immediate action to recover any debts payable to us in court.

15. DISPUTE RESOLUTION

- 15.1. In the event that following the completion of the complaints' handling procedures described hereinabove, a dispute out of or in relation to this Agreement remains unsolved, the parties to such dispute (the "**Parties**") must first use their respective best endeavors to consult and negotiate with each other, in good faith and, recognizing their mutual interests, attempt to reach a just and equitable settlement of the dispute satisfactory to both Parties.
- 15.2. To such end the Parties must within seven (7) Business Days of a dispute arising convene a meeting between persons nominated by each Party (the "**Appointed Persons**") and other relevant members of management to attempt to resolve the dispute.
- 15.3. If the Appointed Persons agree upon a resolution or disposition of the dispute, they will sign a statement setting out the terms of the resolution or disposition and the Parties will ensure that the resolution or disposition is fully and promptly carried out.
- 15.4. If the Appointed Persons do not reach such a settlement within a further period of fourteen (14) Business Days (the "**Final Negotiation Date**"), the dispute will be managed in accordance with provisions set forth hereinafter.
- 15.5. In the event that the dispute is not resolved and/or be settled prior to the Final Negotiation Date, it may upon the initiation of either Party be referred to binding arbitration to be conducted in accordance with the Commercial Code of Mauritius, Chapter 38 (1 January 1977) Title IX (the "Commercial Code Act") and supplemented by the Mauritius Code of Civil Procedure, Chapter 213 (15 April 1920, as amended) (the "**Arbitration Rules**").
- 15.6. Each Party will have the right to appoint an arbitrator and the two arbitrators appointed by the Parties will appoint a third arbitrator in accordance with the Arbitration Rules: no

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person shall be appointed as an arbitrator hereunder unless such person is unrelated to either Party, is fluent in the English language and has experience in 'OTC Finance' matters.

- 15.7. The arbitration procedures, both written and oral, will, be conducted in English with the place of arbitration being Mauritius.
- 15.8. The arbitral reward shall be final and binding upon the Parties to this Agreement and the Parties to the arbitration agree to carry out such award without delay; any arbitration made hereunder may be entered into a court of competent jurisdiction for execution thereof; the cost, fees and expenses of counsel to each Party, shall be subject to equitable allocation by the arbitrators.
- 15.9. If there is a conflict between the Arbitration Rules and the provisions of this Policy, the provisions of this Policy shall prevail.

16. COMPLAINTS REGISTER

- 16.1. The Company keeps a detailed record of all formal complaints it receives on an internal archive, as quickly as possible, and in an appropriate manner, in accordance with the applicable rules and regulations.
- 16.2. The Company is required to provide the FSC with information regarding the complaints it receives on a regular basis.
- 16.3. The Company shall maintain the information in its Complaints Register for a minimum period of five (5) years including detailed description of complaints and measures taken to resolve them according to internal procedures.

17. REVIEW AND AMENDMENTS

The Company reserves the right to review and/or amend its 'Complaints Handling Procedures' and any related arrangements and/or policies, at its sole discretion, whenever deems fit or appropriate.

- 17.1. The Company ensures that its 'Complaints Handling Procedures' and any related arrangements and/or policies are implemented and monitored on a periodic basis to ensure their effectiveness. In particular, the Company is set to review its 'Complaints Handling Procedures' and any related arrangements and/or policies at least annually, and, where appropriate, on an ad hoc basis to ensure it complies with applicable rules and regulations.
- 17.2. When this 'Complaints Handling Policy & Procedures' are modified (hereinafter referred to as "Change(s)") we will post such Changes on our Website(s) and/or otherwise notify

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our Clients of such Changes. Each such notification shall be deemed as sufficient notice and it is our Clients duty to consult and/or to check regularly these 'Complaints Handling Procedures' on our Website(s) regarding any such Changes. Therefore, Clients are encouraged to review these 'Complaints Handling Procedures' from time to time so as to ensure that they are aware of any Changes.

- 17.3. Any questions about these 'Complaints Handling Procedures' can be directed to our 'Complaints Handling Department'.