Annex 2 - Complaints Handling Policy

Complaint handling policy

INVESTINGOR Limited (hereinafter the "Company") aims to provide superior services to all of its clients.

The Company has appointed a Compliance Officer to efficiently handle any complaints from the Clients. This is to allow the Company to resolve and apply mandatory measures to avoid any recurring issues.

Definition

The Company classifies a complaint as any objection and/or dissatisfaction that the Client may have with regards to the provision of the services provided by the Company. A complaint form is enclosed at the end of this Policy.

Procedure

The Compliance Officer shall be responsible for handling Client complaints, except in the case where the complaint involves the Compliance Officer, whereby the complaint shall be handled by the Representative Officer.

The Client may register a complaint by completing the complaint form, using any of the following options:

- Email: [support@investingor.com]
- Postal Address: INVESTINGOR LIMITED

[CT House, Office 8A, Providence, Mahe, Seychelles]

- 1. When the Compliance Officer receives the Client's complaint then a written acknowledgement will be sent to the Client within 7 business days;
- 2. The Company will attempt a final response within 30 business days, however in case we are still not in a position to resolve the issue then the Compliance Officer will notify you in writing stating the reasons for the delay and indicate an estimated time to resolve the issue;
- 3. A final response should be provided to the Client within 60 business days the latest from the date he submitted his complaint;
- 4. In the case where the complainant is still not satisfied with the Company's final response, then the complainant can refer his complaint with a copy of the Company's final response to the Financial Services Authority (FSA) in Seychelles for further examination.

The contact details for the Financial Services Authority (FSA) in Seychelles are set out below:

	PO Box 991	
Address:	Bois de Rose Avenue	
	Roche Caiman Victoria, Mahe, Republic of Seychelles	
Phone:	(+248) 438 08 00	
Fax:	(+248) 438 08 88	
Email:	complaints@fsaseychelles.sc	
Website:	http://fsaseychelles.sc/index.php/contact-us	

Client Records

The Client should provide all relevant documentations as well as any additional information requested by the Compliance Officer in order to ensure all records are collected and the complaint is properly resolved on time.

All records will be kept safe as per local requirements and for a period of seven (7) years.

[The complaint form can be found in the next page]

Complaint Form

A. Client Information:

Name:	Account Number:
Address:	Telephone Number:

B. Brief Summary of the Complaint:

Please describe the product or service you are complaining about (*description, evidence, amount and suggested way to be solved*):

Please enclose any other relevant documentation that may help us to handle the complaint.
Possible documentation to be provided (client statement, correspondence with the Company as well as any other supporting documentation to be requested by the Compliance Officer which is relevant to the Client's complaint)

Date and place

Client Signature

For internal use only:	
Complaint Received By:	Date:
Acknowledgement sent to Client:	□Yes - □No
Informed Client 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: