



Complaints Handling Policy

V.1 – March 2023

M4Markets is a trade name of Oryx Finance Ltd. Oryx Finance Ltd is licensed by the Dubai Financial Services Authority (DFSA) under license number F007051 and holds a Category 3A License thus authorized to deal in investments as a matched principal and arrange deals in investments.

Introduction

M4Markets is a trade name of Oryx Finance Ltd (also, referred to as 'M4Markets', the 'Firm', the 'Company', 'we', 'us', 'our' and 'ourselves' as appropriate). Oryx Finance Ltd is licensed by the Dubai Financial Services Authority (DFSA) under license number F007051 and holds a Category 3A License thus authorized to deal in investments as a matched principal and arrange deals in investments. The Company is registered in Dubai International Financial Centre under the Companies Law, with registration number 6189, and registered office located at Unit 615, Level 6, Index Tower, Dubai International Financial Centre. This Complaint Handling Policy (hereinafter referred to as the "Policy") sets out the processes employed when dealing with complaints received by clients.

1. The Policy

The purpose of this Policy is to outline our effective and transparent procedure in place for the immediate handling of all client complaints to ensure the Company's compliance with applicable Laws, Rules and/or Regulations and operate in line with the complaint management procedures stipulated by DFSA. For the purposes of this policy, Complaint shall mean an expression of dissatisfaction by a Client regarding the provision of investment and/ or ancillary services provided to him/her by M4Markets.

2. How to Make a Complaint?

All clients' complaints shall be handled by our Compliance Department. However, the final settlement of non-trivial complaints shall be approved by Senior Management.

In order to file a complaint, a complainant shall complete the Complaint Form developed by the Company (see Annex 1 attached hereto).

The following information should be provided to and recorded by the Compliance Department, whenever possible, so as to make sure that the complaint is expedited in the most efficient and fair way for the best interest of the client:

- a. Full name of the client;
- b. Account Number;
- c. Date when the issue and/or problem first took place;
- d. Short summary of the complaint;
- e. Disputed amount and currency; and
- f. Provide any other document or otherwise relevant to the complaint.

Once completed, it should be sent to our Compliance department, in one of the following ways:

- In a hard copy along with a copy of the complainant's identification document and any other additional documentation relevant to the complaint, to the Company's head offices, which are located at Unit 615, Level 6, Index Tower, Dubai International Financial Centre.; or
- by e-mail to complaints@m4markets.ae

Only a duly completed and submitted Complaint Forms accompanied by adequate supporting evidence (as necessary) will be recorded as a Complaint by the Company and will be handled as such.

Within 7 days from the date of reception of a complaint, the Company will send a written acknowledgement confirming safe receipt of the complaint and that all necessary steps will be taken in order to resolve the complaint. Additionally, the Company will give an estimated timeframe required to resolve the said complaint along with the unique reference number which will be assigned to the complaint. **The complainant should use this unique reference number in all future contact with the Company and/or the DFSA, regarding the specific complaint.**

Following reception confirmation, the Company will investigate the client's complaint. In investigating a Client Complaint, the Company takes into account the subject matter of the Complaint, the contents of the duly completed and signed Complaint Form, the evidence the Client has provided, and the evidence in our records. As part of our investigation, we may share and receive information (including personal, financial and trading data) regarding a client complaint with/from third parties (e.g. with the DFSA, our legal advisors or with another subsidiary company of our group of companies) in line with our Privacy Policy.

Within thirty (30) days, the Company will reply to the complainant about the outcome and/or decision. During the investigation of the complaint, the Company will keep informing the complainant of the handling process of his/her complaint.

Where the Company is unable to respond within the aforementioned to the Client within the thirty (30) days period, it will inform the complainant of the reasons for the delay and indicative time that it needs to complete the investigation. In any case, this timeframe cannot and should not exceed the sixty (60) days from the receipt of the complaint.

When we reach our final decision, we will inform you without delay and we will provide you with an explanation of our position and propose remedial measures (if applicable). We will consider a Complaint as resolved or settled where once we have sent you in writing our final decision and/or further clarifications on the final decision.

Furthermore, should a Client fail to reply to any communication from the Company (including the Final Response) for a period of greater than one (1) month, the Company will consider the Complaint time-barred and closed.

3. External Dispute Resolution

If you are not satisfied with the Company's final response or decision (including the offer of any compensation), then you can refer the complaint to the DFSA by following the below steps:

You may maintain your complaint with the DFSA. Contact details:

1. Complete the online complaints form: Online: <https://www.dfsa.ae/your-resources/consumer/complaints>
2. Submit your written complaint to the DFSA and send via post:
The Dubai Financial Services Authority(DFSA)
PO Box 75850, Dubai, UAE
3. Submit via phone: +971 (0)4 362 15005
4. Submit via email: corpcomms@dfs.ae

For information purposes DFSA's website: www.dfsa.ae

4. Civil Action

It is understood that your right to take legal action remains unaffected by the existence or use of any complaints procedures referred to above.

Hence, in the event you are still not satisfied with the decision in regards to your complaint, you may take further legal steps by filing a civil action in the DIFC Court.

5. Record-Keeping of Complaints Received

The responsible department for the record keeping of complaints received is the Compliance Department. Pursuant to DFSA's laws and rules, the Company keeps an internal register of complaints where all relevant data and progress of each complaint are kept.

All relevant information and progress of the clients' complaints are reported to the Senior Management, on an annual basis, as well as any remedies undertaken or to be undertaken in regards to any deficiencies and/or weaknesses that the Company may have.

The Company shall maintain all complaints or grievances for a minimum period of six (6) years.

6. Disclaimer

All of the above do not apply in a case when the client owes money to the Company.

In a case such as the above, the Company reserves its legal rights to initiate legal proceedings against the client, in order to recover any debts owed.

Also, nothing set forth herein shall prevent either party from applying to the competent Court for any of the interim or injunctive reliefs.

Each party acknowledges that a breach of the provisions set out herewith may cause the other party irreparable injury and damage and, therefore, any such breach may be enjoined through injunctive proceedings, in addition to, any other rights and remedies that may be available to either party as per applicable laws or in equity.

Annex 1: Client Complaint Form

Client Information:

Full Name/Legal Entity name (in case the Client is a legal person):	Account Number:
ID/Passport No/Registration No.:	Address:
E-mail:	Telephone:

Brief Summary of the Complaint:

Date of Incident:	Disputed Amount:
Description of the incident	
Name of Employee (if applicable):	Department (if applicable)::

Signature:	Date and Place:
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E: support@m4markets.ae

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