

Procedures and policies for dealing with and investigating complaints.

UEXO GLOBAL MARKETS LLC

Business Activity:

**Securities & Financial Products Promotion
Introduction to Financial Services**

Procedures and policies for dealing with and investigating complaints.

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Log of preparation, version of Policy & approval date.

Sr. No	Document Version	Document Release Date	Prepared By	Approved By
1	General Update v.1	Dec.2025	Compliance Manager Shan Muhammed Hussian Category Manager Louis DeTata	Louis Detata Owner & CEO Signature

Company Stamp



LOUIS GUY DETATA

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1. INTRODUCTION

We at **UEXO GLOBAL MARKETS L.L.C** with commercial license Number **1569040** issued by Dubai Economy & Tourism are confirming that we are seeking approval from the SCA to approve our Category 5 SCA application with reference number LIC-0011290 as arranging and advising with activities Promotion & Introduction that we are involved in with the SCA.

Complaints handling (dispute resolution) & Investigation policy is an essential business practice that shows a firm's commitment to being consistent, fair and impartial when handling client's complaints. As a general statement, complaints are a feedback mechanism that provides the business with the opportunity to learn and improve its operations also can be part of risk management where company can enhance risk register and take the needed corrective action. This policy describes the mechanisms within UEXO ('the Company') in relation to complaints handling that is mainly coming from clients. This policy is relevant to the size and nature of the financial services business conducted by the Company and is approved by the Executive Management and the Board of Directors to be offered to clients as per the target market.

The Compliance Officer will oversee the implementation of the policy. This policy will be reviewed at least annually.

2. Purpose

The Company requires a complaints policy to:

- Provide standardized way of dealing with client/business partner complaints.
- Have a set process in relation to the recording and reporting of client complaints.
- Have a systematic approach to reviewing client complaints as a means to improving client service and satisfaction.
- Have a systematic approach to reviewing complaints in order to improve the overall business process and identify issues before they become systemic and potentially reportable.
- The Company requires this Policy to provide the Company's clients/business partners with the best possible service including a transparent process for resolving any issues they may have.
- Way of communication between UEXO, client and staff internally who is looking to solve the complaints.
- Software that to be used for such a process of handling and follow up with complaints.

3. PROCEDURES

3.1. Receiving Complaints

All complaints are to be dealt with promptly and in a professional manner.

On receiving a complaint from a client or Business Partner by any means, the employee will take the following steps:

- Acknowledge the client or business partner for the complaints that UEXO received
- The Company's commitment to dealing promptly with the matter and communicate internally that UEXO has issue with concerned team members and departments.

In any first contact, inform the client or Business Partner that it is the Company's policy to respond to the client or Business Partner within 48 hours either addressing the issue, or with an estimated (and compliant) timeframe in

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which to address the complaint.

- Detail the Complaint in an email to the Compliance Officer;
- The Compliance Officer must then:
 - Log the complaint into the Company's complaints register (Appendix 1);
 - Report the complaint to the CEO.
 - Decide, with the engagement of the CEO, the course of actions necessary to resolving the complaint and record these actions into the complaints register and assign the agreed actions to the appropriate company officer or staff member.
- Set the dates necessary to complete the actions and achieve the agreed timeframes with the client but within 30 days at a maximum, usually must be with best avg as 10 days!
- Keep the client or business partner informed of the progress as detailed in 3.2 below.

As process to be arranged with client as follows from front desk of UEXO

- Get all information from the client like his name, trading account, and full details of issue.
- Employee of UEXO must log all these info with complaint ticket number with time of log and employee name.
- Communicate with client by Email or recorded call informing client that UEXO received the complaints and will work hard to fix the issue with timeframe as avg 10 days.
- Make sure to keep client updated every 2 days for the progress of the complaints.
- Keep hard copy and soft copy of complaints once needed to be shared with SCA if needed.

3.2. Internal Complaints Procedure Rules

Within 48 Hours of receiving a complaint, send an acknowledgement of having received the complaint to the complainant by letter and/or via email and detailing the below timeframe.

Within 10 days of receiving a complaint, decide on the complaint: and within 5 days of the determination of a complaint, the Company must give to the complainant a written notice of that determination and advice of any action the Company has, or will, take in respect of the complaint; and advise that, if the resolution provided is not satisfactory, the client or Business.

Other to consider for such internal communication in UEXO

- 1- Make sure that the CEO and head of compliance are aware of such a complaint.
- 2- Make sure that employee of UEXO was not part of the issue by give client and financial advising or consultancy, such action will be investigated with employee and that can led for immediate termination.
- 3- Make sure that the handing issue team are able to fix such kind of issues and the team is experienced.

Partner -complaint as client -may escalate further to SCA. Details are available on the SCA's website.

3.3. Resolved Complaints

The Compliance Officer in conjunction with the CEO will determine if it is appropriate for the complaint to be confirmed with the client or business partner by a particular staff member, and in what format the final response will be taken.

The Compliance Officer may consider this in conjunction with the Chief Executive Officer;

When resolved, the Compliance Officer will confirm that the complaint has been resolved and the appropriate procedures have been followed and finalize entry in the complaints register.

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Final call from UEXO must be shared over email with client as official letter signed by compliance of the CEO for the final call that UEXO made for the complaint. While any settlement with the complainer, must be shared with client and client has the right to accept or escalate to SCA asking for SCA feedback or help.

3.4. Appoint complaints to another party

Once UEXO started the investigation process and figured out that there is another 3rd party involved for such a complaint, the following procedure to be taken:

- A- Inform complainer that the case to be shifted to another 3rd party and that is time consuming till final call for the issue.
- B- All communication with client must be recorded with log of employee name and time.
- C- Once complainer informed for the 3rd involved party, UEXO must share 3rd party name and contact info.
- D- For the rest of the complaint if its not related to 3rd party, UEXO must be fully in charge to handle it.
- E- If complainer did not respond with in 10 days, UEXO has the right to ask for more info from client or take action to handle issue and share it with client, then wait the needed feedback from client.

4. Employee Awareness

All employees will be made aware of the complaints handling procedures. Employees are required to confirm their understanding of this policy on an annual basis.

5. Recording, Analyzing and Monitoring

5.1. Recording Complaints

All complaints received will be recorded in the Complaints Register by the Compliance Officer.

5.2. Complaints Report

The Compliance Officer will be required to complete a Complaint Reports as part of the overall compliance reporting regime to the Board.

The purpose of the Complaint Reports is to record sufficient detail of the particulars surrounding a complaint so that the appropriate remedial action may be instigated at the earliest opportunity. The Complaints Report template is Appendix 3.

5.3. Complaints Register & Status

The Complaints Register records information about the complaint. Every complaint must be recorded and managed to a resolution. The Complaints Register is sampled in Appendix 1.

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The status of 'open' indicates that the complaint is yet unresolved.

The status of 'closed' indicates that the complaint has been resolved to the clients/business partner satisfaction or that the Company has come to the conclusion that the complaint is either frivolous or outside the agreement or contracted terms.

5.4. Analysis and Reporting

Complaints will be reviewed by Executive Management to ensure adequate handling and documentation and to see whether it has been caused within the business operations due to a procedural or system-based error or a knowledge gap issue.

If the complaint is identified as administrative, that is part of the overall control environment, the Compliance Officer will report the issue within the Breach Register and the relevant reports and request from the department, a commitment to have the process or system amended to ensure the issue cannot reoccur.

The Compliance Officer will provide periodic reports at least annually to the Board where applicable. Where required, the Executive Management will forward a report to the appropriate department which will include any actions requested by the Executive Management to be taken to ensure these incidents are not repeated.

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Appendix 2

For the below is sample how to Do Complain Report per each case.

Number of Complaints for Period	Closed Cases Outstanding Cases	Business Area(s) Impacted	Regulators Contacts: Yes / No	Key Details of Cases Compliance Officer

