



COMPLAINTS HANDLING POLICY

COMPLAINT HANDLING POLICY

XS is a trademark of XS Group. XS Ltd ('hereinafter the 'Company') aims to provide superior investment and ancillary services to all of its Clients.

Definition

The Company classifies a complaint as any objection and/or dissatisfaction that the Client may have with regards to the provision of any investment and/or ancillary service provided by the Company. A complaint form is provided on page 3 of this Policy.

Procedure

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

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

- Email: complaints@xs.com
- Postal Address: XS Ltd

Ebrahim Building, Victoria,
Mahe, Seychelles,
3rd floor, office no.13

1. A written acknowledgement will be sent to the Client within 5 business days of receipt of a complaint by the Compliance Department;
2. Within 8 weeks from the date that the Compliance Department receives the Client's complaint, a final response or a holding response will be sent to the Complainant explaining the findings of the investigation. In the case where a holding response is sent to the Complainant, then an explanation shall be given stating the reasons why the Company has not been able to resolve the complaint as well as giving an estimated time to resolve the issue;
3. If after 8 weeks of receiving the complaint we are still not in a position to resolve the issue then the Compliance Department will notify the Client in writing stating the reasons for the delay and indicate an estimated time to resolve the issue;
4. A final response should be provided to the Client within 12 weeks from the date he submitted his complaint;

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5. When the complainant has received the final response, he will have 8 weeks to respond. If no response has been received from the Complainant, then the Complaint will be considered as resolved.
6. 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 competent authorities for further investigation.

Contact details for the Financial Services Authority (FSA) Seychelles are set out below:

Address: PO Box 991
Bois de Rose Avenue
Victoria, Mahe, Republic of Seychelles

Phone: (+248) 438 08 00

Fax: (+248) 438 08 88

Website: <https://fsaseychelles.sc/contact-us>

Client Records

The Client should provide all relevant documentations as well as any additional information requested by the Compliance Department 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.

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