



FINIOR CAPITAL LIMITED

Client Complaint Policy

Update: 01/04/2022

Client Complaint Policy

This policy applies to Finior Capital Limited (“Company”, “we”, “our”, “us”) and extends to and covers all operations and functions of the organization related to all third parties (including customers, suppliers, subcontractors or agents). Finior Capital Limited provides this policy free of charge on its website.

At Finior Capital Limited, we are committed to provide you with the best customer experience we can, however we realize that we may not always live up to your expectations. In the unlikely event that you feel dissatisfied with our service we ask you to contact our Customer Support team via mail at support@finiorcapital.com or via telephone on +971 2 235 1600. We will send written confirmation for acknowledgement and endeavor to resolve all issues within an expedient time-frame and respond to you acknowledging receipt of the issues you have raised.

If you are not satisfied with the response from our Customer Support team, or you are unable to resolve the issue at this level, then you may raise the matter as a complaint with our Compliance Team at compliance@finiorcapital.com. The team will send an Internal Complaints Form which needs to be filled and sent back to Finior Capital Limited and we will undertake an independent assessment of the complaint with a full diagnosis of the events. They will assess whether you, the Client has been treated fairly and examine if Finior Capital Limited has met all of its contractual and regulatory obligations in regards to the occurrence. A comprehensive written response will be provided within a maximum of eight weeks of receipt of the original complaint.

However, the following will generally constitute a complaint for Finior:

- Alleged breaches of the ADGM or the FSRA rules;
- Alleged breaches of terms of any Client Agreement;
- Bad faith, malpractice or impropriety;
- Repetition or recurrence of a matter previously complained of, even if in itself a trivial matter; and
- Matters which cannot be settled quickly or directly, or which involve sums of money that are large in relation to the Client's financial circumstances.

To help us investigate and resolve your complaint as expediently as possible, and with minimal inconvenience to yourself, please make sure you give us as much information as possible when contacting us, including;

- Your name and account number;
- Contact details;
- A precise description of your complaint;
- Copies of any relevant documents;
- Details of what you would like us to do to put it right.

Client Complaint Policy

Once we have received your complaint then we will aim to resolve any issues as quickly as possible. Some issues may take longer to investigate, although we will always provide a response in a prompt manner and will keep you informed of any delays in the investigation process. Our 'final response' once issued, will be documented and will explain the full outcome of our investigation.

We believe that providing clients with access to mechanisms for dealing with complaints about financial services is a fundamental component of the regulatory regime. If you are not satisfied with our final verdict, then you can contact the FSRA to examine your claim.

You may submit a complaint in writing by email to supervision@adgm.com by attaching relevant documents and information. The FSRA will only consider complaints submitted in writing.

FSRA deals with complaints regarding the following:

- Misconduct by or dissatisfaction with any person regulated by FSMR;
- Any contravention of the FSMR or Rules;
- Any conduct that causes or may cause damage to the reputation of the ADGM or the financial services industry in the ADGM.