



COMPLAINT HANDLING AND PROCESSING POLICY

1. SUMMARY OF COMPLAINTS PROCEDURE

IFEXCAPITAL, operating through the domain www.ifexcapital.com is a brand name of Zenith Origins Holding Limited (herein the 'Company') aims to provide superior services to all 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.

The Company will follow these 4 steps to ensure your complaint is dealt with in the appropriate manner:

- a. We will record the details of your complaint and contact you within 48 hours of receipt of the complaint and confirm with you the person who will be your contact at the Company.
- b. We will then thoroughly investigate the basis of the complaint using all the information available to us.
- c. After the investigation is concluded we will correct any errors, if any, on the part of the Company.
- d. We will then let you know the outcome of our investigation.

2. INFORMATION REQUIRED

When making a complaint please make sure that the following information is included:

- Trading account number;
- Full name;
- A description of the issue/complaint, including trading positions and any relevant details;
- The damage claimed by the complainant.
- The date and time that the issue arise.
- Reference of any correspondence exchanged between the Company and the Complainant.

Contact details of where to make your complaint can be found in Section 4.

3. TIMESCALES

A final response to the complaint of the client will be sent to the client within two (2) months from the date of receipt of the same. The Company will notify the client the outcome of its investigation within this time frame. In case the Company is unable to respond within two months, the client will be informed (in writing or other durable medium) of the reason/s for the delay and the additional period of time necessary to complete the investigation. In any event, the extension period shall not exceed three (3) months from the date of submission of the complaint.

During the investigation process, the Company will keep the client updated of the handling process of the complaint. An officer of the Company will contact the client (including communication by email or phone) in order to seek any further clarifications and information relating to the complaint. The cooperation of the client is required to ensure a smooth progress of the investigation.

Upon sending a final response, the client is given a period of four (4) weeks to respond. If a response is not received within that period of time, then the Company shall consider the complaint as settled.

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 Commission \(FSC\) in Mauritius for further examination](#).

4. CONTACT DETAILS

Please direct your complaints to the following:

In writing: Suite 803, 8th floor, Hennessy Tower, Pope Hennessy st, Port Luis, 11328, Republic of Mauritius.

Over the phone: +442070978456

Via email to: complaints@ifexcapital.com

Website: <https://www.ifexcapital.com/en/contactus>

5. REPORTING AND RECORD KEEPING

All decisions related to the Complaints shall be communicated to the Complainants in writing and copies shall be retained by the Company. All the documentation and/or information related to the Complaint shall be maintained for a period of at least seven (7) years calculated after the execution of the Complaint and/or termination of the business relationship with the Complainant. The responsible department shall be the Compliance Department.

6. IMPORTANT POINT TO NOTE

- It is understood and agreed by the Client that complaints received by the company will be dealt without a charge/fee on the Client, however, in the event that any complaint proceeds into a further legal action/proceeding, each party will be liable for their own costs/expenses unless directed otherwise by any court of law and/or regulatory body. In cases where the outcome of the proceedings is in the benefit of the Company, the Company may proceed with recovery of any legal expenses incurred.
- All complaints shall be treated with confidentiality.