

Complaint Handling Procedure

Introduction

This procedure describes how Financial Services Network LTD (hereinafter, “FSN” or “the Company”), a Global Business Category One company authorised as an Investment Adviser (Unrestricted) and Insurance Broker, by the Financial Services Commission of Mauritius (“FSCM” or “the Commission”), Licence Number C116016070, handles any Complaint or grievance (“Complaint”) received. The Company has established, implemented and maintains an effective and transparent procedure for the reasonable and prompt handling of complaints received from Clients and keeps a record of each complaint and the measures taken for its resolution.

The Company has appointed a Complaints Coordinator to oversee the handling of any Complaint. This allows the Company to ensure no Conflicts of Interest will occur in the handling of any Complaint and ensures that all internal and regulatory measures are followed efficiently, fairly and promptly. It is the aim of the Company to resolve any Complaint at the earliest possible stage.

Submission of a Complaint

A Client can submit a complaint in writing by completing the ‘Client Complaint Form’ attached herein. The Client Complaint Form should then be sent to the Company by email or post at:

1. *By email to: info@fsn-global.com – the complaint should be submitted from an email address already notified to the Company.*
2. *By mail to: Financial Services Network Ltd, C/O Open Skies Management Services Ltd, 2nd Floor Ebene House, 33 Cybercity, 72201 Ebene, Republic of Mauritius.*

The Company shall carefully review any complaint received and may communicate with a Client in order to obtain clarification or additional information as needed. During the investigation, the Company shall keep a Client updated of the handling process. Cooperation during an investigation is required in order to handle a complaint as reasonably and promptly as possible.

The Company reserves the right to refuse to investigate a Client’s complaint if the Client provides false information or where the complaint includes excessive offensive language/images or uncontrolled vocabulary.

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The Company will acknowledge your complaint within 3 business days from the date of receipt of the complaint which will specify the name and/or job title of the person and/or department dealing with the Complaint and their contact details.

To assist the company in the review of a Complaint, the Company must receive the attached Client Complaint Form along with any additional information and/or documents which support your complaint. You must inform the Company if you have taken any steps to remove the Company as your appointed Advisor, in such an event additional information may be required and the Company shall inform you at the soonest possible time during the review.

Within 30 days from the date of receipt of the acknowledgment email, the Company will provide the Client with a final response.

The final response sent to a Client will provide explanations on the findings of the investigation, indicating the reasons or circumstances which have been considered for the settlement or non-settlement, as the case may be, of the claim.

If for any reason, the Company cannot provide you with a final response within 30 days, then the Company shall send a holding response to the Client. The holding response shall provide the Client with an explanation as to the reasons why the Company has not been able to resolve the complaint and an indication of the time needed to resolve the complaint, which shall not exceed a further 30 days in any case.

To enable a complaint to be addressed, you may be asked to provide information. The Company will not be able to proceed with its review of your complaint until you provide such information that has been requested.

Redress

Where the Company decides that redress is appropriate, any sum paid shall aim to provide fair and reasonable compensation for any acts or omissions for which we are responsible. Redress need not be financial and can take the form of an apology. The Company reserves the right to choose the method of resolution at its sole discretion.

Where a Client is not satisfied with the outcome and all attempts to settle have failed within the relevant timeframe, a complaint may be referred to the competent authorities for further investigation.

Contact Details of the Competent Authorities

Website: <https://www.fscmauritius.org/en>

Email: fscmauritius@intnet.mu

Postal Address: Financial Services Commission, FSC House, 54 Cybercity Ebene, Mauritius

Tel: (+230) 403-7000

Fax: (+230) 467-7172

