



Complaint Handling Policy



1. INTRODUCTION

FXGT is a brand name operated by GT Global Ltd (the "Company"), with registration number 8421720- 1 and registered address Suite 18, Third Floor, Vairam Building, Providence, Mahe, Seychelles and it is authorized and regulated by the Financial Services Authority Seychelles (FSA) under License number SD019.

The Company's Complaint Handling Policy the ("**Policy**") regulates effective, clear and fast handling of complaints submitted to the Company in relation to the performance and procedures of the Company. The Company maintains records of complaints and measures taken for expedient complaint resolution, in line with applicable Legislation, Rules and/or Regulations. The purpose of this policy is to ensure the effective, transparent, and timely resolution of clients' complaints. This Policy describes, amongst others, the process that clients will need to follow in order to submit a query and/or complaint to the Company.

2. DEFINITIONS

"**complaint**" means the expression of dissatisfaction by the financial consumer in respect of the products or services provided by the financial services provider, or the conduct of the financial services provider in the provisioning of products or services, and where a response or resolution is expected by the financial consumer, and the term "complainant" shall be construed accordingly;

"**complainant**" means a natural or legal person, organization, or authorized representative receiving services from the Company or affected by its operations. The Company will verify authorization for Complaints submitted by representatives to ensure legal validity.

"**frivolous complaint**" means a complaint which has no serious purpose or value, where investigating the matter would be considered out of proportion compared to the seriousness of the issues complained about;

"**vexatious complaint**" means a complaint from which it is apparent that the complainant is pursuing the matter without merit and with the intention of causing inconvenience, harassment or expenditure to the financial services provider; and



“**Grossly complicated complaints**” refer to complaints that involve highly complex issues, multiple parties, extensive documentation, or require significant time and resources to investigate and resolve due to their intricate nature.

3. CONCERNS/QUERIES – INITIAL COMMUNICATION

If the client is dissatisfied with the Company’s services or has any queries or issues to raise regarding his account or activity with the Company, in the first instance should contact our Customer Support Department via chat, telephone, or email at support@fxgt.com.

Client’s concerns are initially handled by the Customer Support team which it determines whether the concern can be resolved immediately or if it requires further investigation and to be referred to the appropriate function. The Company will carry out an impartial review of the issue with a view to understand what did or did not happen and assess whether FXGT has acted fairly within its rights and have met its contractual and other obligations. The Customer Support team will respond to the client’s query immediately or within 3 business days and they will try to resolve any such queries the client may have. If the Customer Support team requires additional time, they will inform the client in writing and will indicate when the Company will conclude the investigation process and outcome.

If the matter was not solved by the Customer Support team, or if the client is not satisfied with the final response received, then the client may raise this further with the Compliance department following the process indicated in the section below.

4. ESCALATION TO OFFICIAL COMPLAINTS

Further to the above, any Client who is not satisfied with the Response received and would like to escalate the matter further, they may do so by following the steps described within this section to submit an official complaint.

A complaint will be recorded as an official written complaint by the Company and will be handled as such only if it is duly submitted with all the required information as described below.

The client should complete and submit the Complaint Form which can be found in the Company’s Website fxgt.com. The Complaint Form should be completed in order and contain all the relevant



information related to the complaint in order to be able to make the necessary investigation of the client's complaint. The Company may require and request additional information and/or clarifications by the client at any time during the review process. The complaint submission must include truthful, complete and accurate information.

The complaints received via the official procedure will undergo review by the Compliance Department, not by Customer Support which initially dealt with your query, issue or complaint, as and where applicable. This is done to make sure a fair evaluation of the matter.

After the submission of the Complaint Form, a written acknowledgment confirming receipt of the complaint will be sent to the client within two 2 business days from the date the complaint was received and a reference number will be provided to you, with an estimate resolution timeline.

The Compliance Department then will investigate accordingly the case and review the matter, with the competent functions, where applicable and provide you with the outcome of the investigation and the Company's decision within twenty-one (21) business days. The Company at any time of the investigation, and if deemed necessary, may request additional information and/or documentation from the Complainant and your full cooperation is required in order to finalize our investigation. We may extend the investigation timeframe, or put the matter on hold, or consider the matter as closed if you have failed to respond adequately and/or within a reasonable timeframe or within the timeframe we may have indicated and/or if your profile is not fully verified as per the requests of the Company. Depending on your response and the nature of the matter, we may resume the handling process or request for you to resubmit your query or complaint.

For grossly complicated complaints, the timeframe may be extended to ninety (90) business days. In such cases, we will inform you in writing and specify the time frame by which a response will be provided to you.

Upon making a decision on the potential resolution, the Company will reach out to the Complainant and inform them (as applicable) on the following:

- a) an overview of the complaint;
- b) issues which have been considered in the investigation;



- c) outcome of the investigation;
- d) any applicable remedy and the timeframe to the complainant to confirm acceptance or non-acceptance of the proposed remedy;
- e) the complainant's right to lodge a complaint to the Competent Authority, if unsatisfied with the remedy; and
- f) the details of the Competent Authority including the telephone number, e-mail address and postal address.

5. GENERAL PROVISIONS

No complaint shall be valid if submitted after six (6) months of its alleged occurrence and should be deemed to be settled in full upon the expiry of the said six (6) months period. The client hereby waives any rights it may have inclusively the right to submit any complaint or claim or allegation outside the permitted timeframe of six months from the day that the said alleged occurred, irrespectively of the nature of the event (i.e. trade, refund, etc.) or the size of the complaint.

The Company is entitled to treat a complaint as closed in the following circumstances, among others, (i) where it is determined that no further action is required by the client and/or the Company, upon the communication of the final decision by the Company, and/or (b) where the matter has been mutually resolved, and/or (c) where the client has failed to respond promptly and adequately to the questions and requests of the Company, and/or (d) where the Company has given a substantive response and the client has failed to indicate that the response is unsatisfactory and/or justify the claim with supporting data, within a reasonable timeframe. The Company may notify the client upon the closure of a query or complaint.

The Company reserves the right to dismiss a query or complaint which does not comply with the present Policy and/or the Client did not comply with the provisions of the Client Agreement and/or the matter is not expressed accurately and/or includes inappropriate or offensive language and/or insults or threatens FXGT or its representatives.

A Response is a written reply from the Company that can take one of the following forms:

- a) Acceptance of the issue or complaint and, when applicable, an offer of redress (redress may not necessarily involve financial compensation; it could be as simple as an apology).



- b) Offer of redress with or without accepting the issue or complaint, as a goodwill gesture, in line with the Company's policy for amicable complaint resolution.
- c) Rejection of the complaint with an explanation for the decision.

The submission of a query, issue or complaint is restricted to the owner of the account for which the matter relates to. We may accept issues brought by third parties (e.g. lawyers) acting on behalf of Client ("Authorized Representatives"), as long as the Client has authorized in writing the third party and provides this authorisation as evidence to the Company.

If a Client engages in spamming activities such as incessant communication with employees during an ongoing investigation or after receiving a response and/or the final decision of the Company, submits the same complaint multiple times, or demonstrates hostility towards employees, the Company retains the right to pursue any action specified in the Client Agreement such as without limitation consider this as an event that may encompass blockage of Client's accounts or termination of the Client Agreement. These measures are deemed necessary to uphold a respectful and conducive environment for all parties concerned

The Company reserves the right to consider the matter in question as closed under the following circumstances, among others:

- (a) When it is determined that neither the Client nor the Company requires further action after the Response has been issued.
- (b) When the matter has been mutually resolved.
- (c) When the Client fails to respond promptly and adequately to the Company's inquiries and requests.
- (d) When the Company has provided a substantive Response, and the Client has not indicated dissatisfaction with the Response or provided relevant supporting information within a reasonable timeframe.
- (e) When the Client fails to comply with the Company's verification requests.

After completion of the Complaint handling procedure, the Company shall preserve every written or electronic document related to the Complaint for a period of seven (7) years. The Company shall be entitled to prepare statistics and reports about Complaints, to improve the efficiency of Complaint management.



This Policy should be read in conjunction with the Client Agreement, the General Business Terms and the Privacy Agreement as these can be found on our website.

6. SUBMISSIONS TO THE FSA

In case the client remains dissatisfied with the Company's final response, the client can refer to the Seychelles Financial Services Authority (FSA). Please note that the FSA may not attend to any complaint, unless it is satisfied that the matter has been brought to the Company's attention first and that the complaint is neither frivolous, vexatious, nor anonymous. Please visit the FSA's website for further information

The contact details for the Financial Services Authority (FSA) in Seychelles are set out below:

Bois De Rose Avenue
P.O. Box 991
Victoria, Mahé
Republic of Seychelles
Tel: +248 4380800
Fax: +248 4380888
Website: www.fsaseychelles.sc
Email: enquiries@fsaseychelles.sc

The Client may proceed with submitting a Complaint to the FSA through the following link:
<https://fsaseychelles.sc/complaint-handling>

7. CONFIDENTIALITY

The complaints handling procedures ensure that confidentiality throughout the dispute resolution process is maintained at all times. All Complaint information will be handled with the utmost confidentiality following any relevant data protection requirements, obligations and applicable laws.

We understand the sensitive nature of complaints and are committed to protecting the privacy of all parties involved. All information and communication related to complaints will be handled discreetly and securely, ensuring that personal details and specific circumstances remain confidential.



8. CONFLICT OF INTEREST

The Company is committed to ensuring that the Complaints handling process is fair, transparent, and free from bias. Conflicts of interest in the complaints handling process are identified and managed to ensure fairness and impartiality. Individuals or departments involved in resolving a complaint act independently and without bias, avoiding any personal, financial, or professional interests that could influence their judgment.

If a conflict is identified, the affected employee will be recused, and an impartial individual will be assigned to handle the Complaint to ensure objectivity. Oversight by senior management or the Compliance Department ensures proper handling of such cases, and employees are regularly trained to recognize, disclose, and manage conflicts effectively. These measures uphold the integrity of the Complaints process and reinforce client trust while ensuring compliance with regulatory obligations.