

# WOXA LTD. COMPLAINTS PROCEDURE FOR CLIENTS POLICY



WOXA.COM is operated by WOXa LTD. which is regulated by the Financial Services Commission of the Republic of Mauritius (License) (FSC) with an Investment Dealer License with license number GB22200605 with registered address at Hotel Avenue C/o JurisTax Ltd, Ebene House 33 Cybercity, Ebene, 72201 MAURITIUS

# WOXA LTD.

## Complaints Procedure for Clients Policy

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### 1. Introduction

1.1 WOXA LTD. (hereinafter referred as the “Company”) is a registered Limited Liability Company incorporated and authorized by the Financial Services Commission of the Republic of Mauritius, with an Investment Dealer License with license number GB22200605. Its registered office is at Hotel Avenue C/o JurisTax Ltd, Ebene House 33 Cybercity, Ebene, 72201 MAURITIUS.

1.2 This Complaints Procedure for Clients Policy (hereinafter referred to as the “Policy”) is the arrangements deployed by the Company to maintain effective and transparent procedures for the reasonable and prompt handling of Clients’ complaints.

1.3 The Company prioritizes acting in the best interest of its Clients at all times. In the unlikely event that Client is not satisfied with any aspect of our service, Clients may exercise their right to express their dissatisfaction to the Company directly. The Company values feedback of all kinds from its Clients and uses it to enhance Company’s products and services. The Company ensures its implementation of robust systems and controls in place so that its clients, including potential clients, have access to adequate complaints handling and redress mechanisms that are accessible, independent, fair, accountable, timely and efficient.

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

### 2. Inquiries

2.1 If Client has any Inquiry or concern regarding their account, issue, or dissatisfied with our services, Clients may contact the Support Department via email at [support@woxa.com](mailto:support@woxa.com), live chat, or any other official method of communication made available by the Company.

2.2 The Company places the utmost priority on ensuring Clients’ satisfaction. Our Support Department is committed to promptly addressing and resolving any concerns, providing a response within a reasonable timeframe. If your Inquiry may need additional timeframe to resolve, the Company shall issue a written holding response, specifying when further contact will be made to inform the Client of the investigation progress and outcome.

2.3 The Company shall carry out an impartial review of the Inquiry to assess the events to determine whether the Company acted fairly within its rights and fulfilled its contractual and other obligations.

2.4 Should the Client remain dissatisfied with the final response from the Support Department, the Client is entitled to escalate this further following the procedure outlined herein.

2.5 Please note that Clients are urged to reach out to the Support Department as soon as the Client becomes aware of any issue, and in any case, within two (2) Business Days of the event giving rise to the concern. Delayed contact may complicate the resolution process.

### 3.Complaints

3.1 Should a Client remain dissatisfied with the final response received from the Support Department and wish to file a complaint, Client must submit the complaint by sending an email directly at [support@woxa.com](mailto:support@woxa.com) along with any relevant information.

3.2 Clients are required to provide truthful, complete, and accurate information to the Company. The Company reserves the right to request additional information and/or clarification and/or evidence at its discretion. If the Company considers that Clients have furnished the Company with falsely and/or incorrectly and/or insufficiently, the Company may request the Client to submit a new complaint.

3.3 When additional information and/or clarification and/or evidence is requested, the time for complaint review initiates upon the Company's receipt of all requested information and relevant documents.

3.4 Upon receiving a complaint, the Company gathers and investigates all relevant evidence and information regarding the complaint. The Client should provide all of the following information in the complaint:

- The Client's first name and surname;
- Contact information;
- Trading account identification number;
- Description of the circumstances and time of occurrence the complaint is based on;
- Identification numbers of relevant transaction orders and positions if necessary;
- Disputed amount and currency, if any;
- Attachments of any documentation or other information that may assist in the resolution of the Complaint; and
- Any other information considered relevant.

3.5 A complaint should be composed of the following characteristics:

- emotionally neutral; and
- free of insulting, offensive and abusive words and expressions towards the Company and/or its employees; and
- free of obscene words and profanity.

3.6 Upon submission of a complaint, the Company shall respond to the Client an acknowledgement in writing, or through other agreed means of communication of the Complaint Handling Procedure within seven (7) Business Days, as well as in the case of refusal to hear the complaint and the reasoning behind it.

3.7 The Company encourages Clients to lodge their complaints within a reasonable time from the moment the Client becomes aware of any issue, and in any case, within two (2) Business Days from the occurrence of the issues.

3.8 The Company reserves the right to consider the Inquiry or Complaint as resolved or settled under the following circumstances:

- Determination that no further action is required by the Client and/or the Company, upon the issuance of the final decision by the Company;
- Mutual resolution of the matter;
- Client's failure to respond adequately to the questions and/or requests of the Company for a period exceeding one (1) month, unless the Client provides the Company with a valid reason for not responding within the said period. If the Company deems such reason as valid, the Company may consider reopening the relevant investigation;
- The submission of Company's final response, in writing, and/or further clarifications on the final response to the Client.

3.9 The Company may accept complaints brought by third parties acting on behalf of a Client, as long as the Client authorized such parties in writing and provides the evidence of authorization to the Company via their registered email.

3.10 The present Policy, including the procedures and timeframes included herewith, may not be applied in circumstances where a Client is represented by a third party and/or has taken legal action and/or has escalated the matter to the court and/or any dispute resolution service or similar.

3.11 Without prejudice, the Company reserves the right to dismiss the Inquiry or Complaint under the following conditions:

- Non-compliance with the provision as outlined herein;
- Client's non-compliance with the provisions of the Client Agreement;

- The Company, at its own discretion, believe that the submission of documentation and/or information is not accurately expressed;
- Inquiry or complaint consist of insulting, offensive and abusive words and expressions towards the Company and/or its employees.

#### **4. Complaint Handling Procedure**

4.1 Upon receiving a client's complaint, the Company shall then execute an impartial review of the matter and communicate to the Client the final response of our investigation within ten (10) working days from the date of our acknowledgement.

4.2 In the unlikely event that the Company is unable to respond within ten (10) working days, the Company shall notify the Client of the reasons for the delay and specify the timeframe for completing the investigation. In any event, the Company shall provide you with the final response no later than one (1) month from the date of our acknowledgment, depending on the complexity of the case and your cooperation.

4.3 During the investigation of a Client's complaint, the Company takes into account the subject matter, the contents of submitted documents or information, and evidence in the Company's records. Additional information related to the complaint may be requested from the Client as necessary.

4.4 In the event where Client is not satisfied with the final response provided by the Company, Client may seek to escalate the case with a copy of the Company's final response to the Financial Service Commission, Mauritius (the 'FSC') for further examination via <https://www.fscmauritius.org/en/consumer-protection/complaints-handling>.

#### **5. Monitoring of Complaints**

5.1 The Company shall maintain detailed records on individual complaints. The Company shall take immediate action to review and resolve inquiry or complaint.

#### **6. Record Keeping**

6.1 The Company shall retain all the documentation and information in relevance to the complaint for as long as it is deemed necessary for the resolution of the concerns and complaints. The Company may need to maintain certain data and records 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 Client in accordance with the relevant laws and regulations.

## 7. Revision of the Policy

7.1 The Company reserves the right to amend, revise, modify, change, or terminate the Policy at its sole discretion. Any changes or updates of the Policy shall be effective immediately upon posting on the Company's Website. The Client is encouraged to review the Policy periodically to stay informed about any revisions or updates.

