

SMARTHUB LTD

COMPLAINTS HANDLING PROCEDURE

SmartHub aims to treat its customers fairly in all aspects of its business and provide them with the highest standards of service that is expected from any regulated company. However in the event that a particular aspect of our service falls short of your expectations, you may consider expressing your dissatisfaction.

1. Summary

- You must tell us as soon as you become aware of the issue and in any event within two (2) Business Days of the event giving rise to the issue. The sooner you inform us, the easier it will be to resolve
- In the first instance, you may attempt to resolve any simple disputes or queries via your usual business contact. The majority of minor issues or queries can be resolved to the client's satisfaction by our customer service team.
- If you are dissatisfied with their response, you should contact the SmartHub's Compliance Department.
- We will acknowledge your complaint within 48 hours of receipt and let you know which senior person will be dealing with your complaint.
- We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update.
- We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

2. INTERPRETATION OF TERMS

2.1 Unless indicated to the contrary, the terms included in this Report shall have a specific meaning and may be used in the singular or plural as appropriate.

2.1.ii **Client** Means the 'client' as defined in the 'Client Agreement' available online at <http://www.smarthubfx.com>

3. INTRODUCTION

3.1 SmartHub Ltd. (hereinafter referred to as SmartHub or the 'Firm') is incorporated (Certificate of Incorporation No. 40255) in Republic of Vanuatu registered and regulated by the Vanuatu Financial Services Commission (license number 40255). You can check this on the VFSC's register by visiting the VFSC's [website](#) or by contacting the VFSC.

4. SCOPE OF THE COMPLAINTS HANDLING PROCEDURE

4.1 The Complaints Handling Procedure ('the Procedure') sets out the processes employed when dealing with *complaints* received by clients.

5. DEFINITION OF A COMPLAINT

5.1 A *complaint* is an expression of dissatisfaction by a client regarding the provision of investment and/ or ancillary services provided by SmartHub.

5.2 A *complaint* shall include:

- the client's name and surname;

- the client's trading account number;
- the affected transaction numbers, if applicable;
- the date and time that the issue arose; and
- a description of the issue.

5.3 A *complaint* must not include:

- offensive language directed either to SmartHub or an SmartHub employee.

6. PROCEDURE

6.1 All *complaints* must be in writing and shall be addressed, in the first instance, to the Customer Support Department. If the client receives a response from the Customer Support Department but deems that the complaint needs to be raised further the client may either ask the Customer Support Department to escalate it to the Compliance Department or directly contact the Compliance Department (compliance@smarthubfx.com), which will independently and impartially investigate it.

6.2 Both the Customer Support Department and the Compliance Department shall thoroughly examine any *complaints* as required (taking into account any information contained within the books and records of the Firm, including but not limited to the client's trading account journal) to reach a fair outcome.

6.3 Both the Customer Support Department and the Compliance Department shall: (i) send an initial response to the client within 48 hours, (ii) resolve complaints as soon as reasonably practicable and (iii) inform the client accordingly.

6.4 All *complaints* shall be treated confidentially.

7. FAQs

7.1 Questions regarding this Procedure should be addressed, in the first instance, to the Customer Support Department.

8. CONTACTS

8.1 Customer Support Department E-mail: support@smarthubfx.com
Compliance Department E-mail: compliance@smarthubfx.com