



Complaints Handling Policy

JANUARY 2023

1. Introduction

This policy regulates effective, clear and fast handling of complaints submitted to Raw Trading Ltd (hereinafter the "**Company**") in relation to its services. The Company maintains Records of Complaints and measures taken their expedient resolution, in line with applicable Laws, Rules and/or Regulations.

2. Definitions

A) Complaint:

Means a statement of dissatisfaction by a client addressed to the Company relating to the provision of investment and/or ancillary services provided to the client by the Company.

B) Complainant:

Means any person, natural or legal, who is a client of the Company.

3. Submitting a Complaint

The Complainant, if possible, should report the event or the date of the occasion subject of the complaint to the Company as soon as possible. This is necessary to enable the Company to investigate the complaint as efficiently as possible.

A complaint can be submitted to the Company via written electronic communication (e-mail) only.

Employees of the Customer Support Department shall receive and manage - first of all - complaints within the Company. Employees of the Customer Support Department shall help the Complainant in compiling and submitting the complaint. The Complainant must submit his complaints in relation to services rendered on the basis of the Terms & Conditions of the Company. The Terms & Conditions of the Company are available at the website of the Company. If employees at the Customer Support Department are unable to settle the complaint efficiently, the complaint will be escalated to the Compliance Department of the Company.

4. Registration of Complaints

The Company shall register all complaints. This register shall record at least the following information:

- nature of the complaint;
- description of the event or subject of the complaint;
- date of submitting the complaint;
- measures implemented to settle or solve the complaint;
- in case of rejection, the reasoning of the rejection;
- date of responding to the complaint; and
- any other information deemed necessary.

The Company record keeps the data needed for the settlement of the complaint. All personal particulars obtained in relation to managing the complaint shall be deleted from the Company's records after the record-keeping period is completed.

The Company manages complaints within a transparent system; they could be traced and administered in each and every stage of the procedure. Since the Company accepts complaints only via email, all the correspondence is duly recorded.

The Company manages all complaints equally and fairly, without any discrimination, in harmony with the procedure of this Policy.

The Complaints are handled by:

Customer Support Department

If possible, all complaints must be settled without delay. Company employees forward all complaints submitted in writing to the Customer Support Department. The Customer Support Department shall be responsible for settling complaints. The officers of the Customer Support Department will inform you of the appropriate process to follow.

If you are contacting us on behalf of another person, we may ask you to provide proof of that person's consent to your handling of their Complaint. We aim to resolve the matter within five (5) business days depending on the nature of the complaint and ensure that the maximum time to respond to complaints does not exceed 30 days.

Compliance Department

If employees at the Customer Support Department are unable to settle the complaint efficiently or within a short period of time, they will escalate the complaint to the Compliance Department

of the Company. The Complainant, if he/she does not accept the solution offered by the Customer Support Department, is also entitled to approach the Compliance Department directly.

Response to Complaints

The Company follows the outlined procedures to ensure that your complaint is resolved within a period of thirty (30) business days. This response, including the reasoning, is always communicated to the Complainant. Some complaints can be resolved more quickly depending on the facts and the nature of the Complaint. If the Complaint is more complex and takes longer than thirty (30) business days to resolve, we will communicate the reasons for the delay. Sometimes you are requested to supply additional information required for investigating the complaint.

When the complaint is submitted by another person or with a method unsuitable for establishing proper authorization of the submission, the Company may ask the person authorized to submit the complaint to confirm the complaint in question.

The Company adds correct, clear and unanimous reasoning to every decision brought down in order to settle complaints, which are mailed to the Complainant in writing. If the decision refers to legislation, its relevant regulations must also be included in the above reasoning.

Monitoring of Complaints

After settling the procedure, the Company shall preserve every written or electronic document related to complaints for a period of 7 years. The Company shall be entitled to prepare statistics and reports about complaints, which will be aimed to improve the efficiency of administering complaints.

Settlement of Disputes

If for any reason your complaint has not been resolved by the Company, then you can escalate your complaint to the Financial Commission (<https://financialcommission.org>, <https://financialcommission.org/icmarkets>) within 30 days from receipt of the decision by the Company's Compliance Department. The Financial Commission is an independent and impartial Forex and CFD dispute resolution organisation.