



CAMEL
INTERNATIONAL

Complaint Handling Policy

Camel International Limited

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1. Introduction

Camel International limited is authorised and regulated by the Financial Services Authority (“FSA”) under the licence number SD074.

This Complaints Handling Policy (the “Policy”) has been adopted [by the Company] for the purposes of providing a fair and quick handling of complaints and disputes received from the Company’s Clients, as well as a robust framework comprising of, procedures, processes, controls and monitoring processes, to ensure the prompt handling of Clients’ complaints that may arise as a result of our business relationship.

Under the complaint handling rules, the Company shall deal with any expression of dissatisfaction regarding any financial services activity provided or withheld by the Company. This policy describes amongst others the process that must be followed from clients in order to submit a complaint to the Company.

2. Definitions

Business Days are Monday to Friday, excluding Sundays, official regular public holiday and officially declared public holidays in Seychelles.

Complaint means any expression of dissatisfaction or concern about a service or product provided by a Financial Service Provider (‘FSP’), or the conduct of an FSP in the performance of any regulated activities, where a response or resolution is explicitly expected

Complainant is any party who acquires or intends to acquire financial services or products from who is eligible to lodge a Complaint.

Protection Act is the Financial Consumer Protection Act, “Act 6 of 2022”

Regulation is the Financial Consumer Protection (complaints handling) Regulations, issued June 2022

3. Legal and Regulatory Framework

Transactions undertaken by Clients are regulated and supervised by the Financial Services Act 2013 and Financial Consumer Protection Act 2022. This includes any rules and directives applicable, as well as any amendments to the law and/or the rules and directives.

4. General

If you are dissatisfied with our Services and you would like to raise a complaint you may complete and submit the Complaint Form as described below. Clients may submit the form free of charge.

Our Customer Support Staff will try to resolve your query immediately. If your query cannot be resolved immediately, we remain committed to addressing and resolving it in a prompt manner (usually within 30 business days). If additional time is required, we will issue a holding response in writing and we will indicate when we make further contact to inform you of the investigation process and outcome.

5. Submitting of Complaint

As per the Company’s procedure, all complaints shall be submitted in writing and addressed to the Complaints Management Function.

The formal complaint Form is attached in this Policy under “Appendix 1” and should be submitted in the following way:

Via email at support@camel-intl.com alongside with any additional documentation and evidence that would be relevant to the complaint. The form must be filled out truthfully, completely and accurately. The information required through the Form is indicative and additional information and/or clarification and/or evidence may be requested by the Company.

The Company may consider a complaint a client’s dissatisfaction received verbally either in person or by telephone or through letters, if it satisfies the criteria of a complaint.

6. Handling of the Complaint

Upon receiving the complaint, an acknowledgement will be sent **within two (2) business days** of receiving the complaint assigning a *unique reference number* of the complaint and an assurance that the complaint it is being dealt with. This unique reference number should be used for all future correspondence with the Company and whenever referring to the complaint.

In addition, the Company will inform you regarding the maximum period within which we will provide you a final response, along with the expected medium of response. The complainant will also be informed of the name and contact person responsible for handling the response.

The Company by the end of the declared maximum days may either send the complainant-

- A final response, as per the below section; or
- A written response which explains why the financial institution is not in a position to make a final response and indicate when it expects to provide one.

After the complaint has been assessed:

- If the complaint has been refused, the Company will provide to the complainant the reason on why the complaint was refused.
- If compensation is offered as a resolution, the terms of the proposed settlement will be explained clearly.
- Clear instructions will be provided to the complainant regarding the actions to be taken to accept or refuse the proposal, along with a reasonable timeframe for the complainant to decide on the compensation offer (for example, a minimum of 10 working days).

6.1 General provisions for Complaints

At any given time during the handling process of complaints the Company may require you to provide additional information and documentation (including but not limited to your secret investor password and/or updated due diligence documentation and/or other registration data, etc.) and your full cooperation is required in order to finalise our investigation. The Company 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. 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.

We recommend you submit your Complaint within a reasonable time from the moment the matter occurs.

The Company is entitled to treat a complaint as closed in the following circumstances, among others:

- (a) where it is determined that no further action is required by the client and/or the Company, upon the issuance 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 substantiate the claim with relevant data, within a reasonable timeframe. The Company may notify the client upon the closure of a complaint.

6.2 Final reply

The Company within two business days of closing a complaint, written communication should be sent to the complainant with the following minimum requirements:

1. An Overview of the complaint
2. Points which have been considered

3. The outcome of the investigation
4. Any applicable remedies and the minimum timeframe for customer to revert with agreement on the remedy.
5. Reference to the Competent Authority including the provision of telephone, email, and postal contacts (if needed).

6.3 Consumer Awareness

You will be provided with the complaints handling procedures upon establishment of a business relationship with the Company. This Policy can be found on our website.

7. Confidentiality and Conflicts of Interest

In order to safeguard the integrity of the Complaints Handling Process, the Company has made sure that complaints are not investigated by employees who are directly involved in the matter which is the subject of the complaint. Confidentiality is maintained at all stages of the process and any information related to any complaint should not be disclosed to anyone other than those who necessarily have to be involved in the process. Moreover, the information obtained whilst handling complaints would not be used for any other purpose for which it was obtained.

For ensuring that, the Company implements proper procedures in order to maintain confidentiality at all times in all complaints that they receive from the customers, or authorized customers' representatives.

Also, the Company ensures that the information stored related to complaints is secure. This means that the IT systems are secure.

9. Appendix 1 -Complaint Form



Please fill in the Complaint Form and submit it electronically to support@camel-intl.com. The Form must be filled out truthfully, completely and accurately.

We reserve the right to dismiss a Form which is not completed accurately and/or it comprises obscene/rude words and/or insults or threatens Company or its representatives.

Complaint Form	
Details of the Client/Complainant	
Name	
Surname	
Account Number	
Address (Include, Full Address, Post Code, City, Country)	
Telephone Number	
E-mail address	
Details of the Authorised customer representative (if applicable)	
Name of the person completing the Form on behalf of the complainant	
Surname of the person completing the Form on behalf of the complainant	
Relationship of the person lodging the complaint and the complainant	
Reason on why the complainant cannot lodge the complaint by themselves	
_____	I hereby give authorisation for the person to lodge a complaint on their behalf
Signature of the Client/Complainant	
Details of Entity/Person against which/whom the complaint is being lodged	
Name of employee	
Department of employee	

<u>DETAILS OF THE COMPLAINT</u>	
Date(s) of incident(s) leading to Complaint	
Time of incident(s) leading to Complaint	
Type of product, service	
Nature of Complaint *	
	Is your complaint related to Trading (i.e. Execution of orders, trading platforms, etc) ___ Yes ___ No
Description of the Complaint (Please write clearly and legibly).	
List of documents in support of your complaint enclosed with this form (Please enclose copies of all relevant documents e.g. Correspondences, Agreements, Proof of payments/invoices etc.)	
_____	I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct and complete.
Signature	Date of Submission
<u>FOR OFFICIAL USE ONLY</u>	
Received on:	
Received by:	
Assigned to:	
Date of resolving	

*Examples of Nature of Complaint:

- Technical Errors
- Withdrawal/Execution Issues (Delay/Cancellation, Third Party Deposits, Amount, Rejection)
- Breach of Contractual Terms
- Cancellation of Trading/Bonus Profits
- Quality or Lack of Investment advice
- Unauthorized Business being carried out
- Scam
- Fraud
- Dissatisfaction of Services
- Unsatisfactory Claim Handling
- Policy Cost/Cancellation
- Human Trafficking
- Other