



# DISPUTE HANDLING POLICY

APRIL 2020

## **DISPUTE HANDLING POLICY**

This Dispute Handling Policy has been prepared by Crystal Ball Markets, registered in St. Vincent & the Grenadines, with registration number 262 LLC 2020 ("CrystalBallMarkets") to provide you with key information about the financial products and services that CrystalBallMarkets offer. This notice supplements, and is in addition to, any other disclosures and agreements that CrystalBallMarkets may provide to, or agree with you, including the FSG, PDS and Client Agreement.

CrystalBallMarkets is committed to providing superior customer service to you. If at any stage you are dissatisfied with any aspect of our products and services please give us the opportunity to investigate and answer your questions.

Our Dispute Handling procedures seek to ensure that complaints are reviewed independently and result in fair resolutions.

### **What is a 'Complaint'?**

At CrystalBallMarkets, we consider a complaint as 'an expression of dissatisfaction, whether oral or written, with a product or service provided by CrystalBallMarkets that is not resolved at the first point of contact'.

### **Submitting Your Complaint**

To lodge a complaint:

- first compile any or all documents that relate to your complaint or any questions you wish to have answered; and
- notify our Client Services team and/or your Account Manager with details of your complaint.

Please note that we may ask you to provide details to us in writing. This includes specifying the nature of the complaint, providing us with specific details, and the desired outcome or action you wish us to take to settle the complaint to your satisfaction. We may also ask you to provide relevant material to support the complaint (doing this will help us respond to your complaint quickly).

Once you have compiled all the materials needed to make a complaint, you can refer the complaint to us by phone, mail or email.

### **Investigation of Your Complaint**

On receipt of your complaint, we will attempt to review the situation promptly and get in touch with you to resolve the issue and, if required, complete an investigation (called the 'initial level'). We endeavour to resolve your issue at this initial level or within 2 business days if possible.

If the matter is not resolved to your satisfaction after the initial level, then as per our internal dispute handling procedure, we have up to 45 business days to further investigate and resolve the complaint. We will ensure to communicate with you throughout this time period and if required, ask for further information.

If we are unable to resolve the complaint within 45 business days, we will:

- inform you of the reasons for the delay;
- provide you with updates on the progress of the complaint; and
- specify a date when a decision can be reasonably expected.

We would expect that in most cases the above process would deal with the matter fully and to your satisfaction.