MENACAPITAL

CLIENT COMPLAINT POLICY

INTRODUCTION

MENA CAPITAL FINANCIAL MARKETS L.L.C. ("the Company") is committed to the highest standards of client service and to ensuring that all interactions are conducted with integrity, transparency, and professionalism. This policy establishes a clear, fair, and efficient mechanism for receiving, assessing, and resolving client complaints in accordance with applicable laws and regulatory requirements.

The Company recognises that, despite best efforts, client expectations may at times not be fully met. In such instances, clients are encouraged to contact us promptly through the designated channels:

- **Email:** compliance@menacapital.ae
- **Telephone:** (+971) 043200801

All complaints will be logged, acknowledged, and investigated in a timely manner, with due regard to their nature and complexity.

Our Commitments

- **Impartiality & Confidentiality:** Complaints are handled objectively and with strict respect for confidentiality, consistent with legal and regulatory obligations.
- **Timely Acknowledgement & Investigation:** We will acknowledge receipt as soon as practicable and proceed without undue delay to investigate and resolve the matter.
- **Professional Resolution:** Findings and outcomes will be communicated clearly, together with any corrective measures deemed necessary to uphold our service standards and maintain client trust.
- **Procedural Compliance:** The Company will strictly adhere to its Internal Complaints Handling Procedure to ensure consistent, compliant, and efficient treatment of all complaints.

This policy reflects our ongoing commitment to protect clients' interests, learn from feedback, and continuously improve the quality and reliability of our services.

Register A Complaint

Clients who wish to file a complaint with **MENA CAPITAL FINANCIAL MARKETS L.L.C.** ("the Company") may do so through the Company's designated channels:

- Email (Primary): compliance@menacapital.ae

- Email (Alternate): info@menacapital.ae
- Telephone: (+971) 043200801

To enable prompt verification and efficient handling, please provide at a minimum your full legal name, client account number, and valid contact details (email address and telephone number).

To help us investigate and resolve your complaint as efficiently as possible, please include, where applicable:

- Your name and client account number Contact details (email and telephone)
- A detailed description of the complaint (what happened, dates/times, parties involved) Copies of any relevant documents (e.g., statements, confirmations, screenshots, correspondence)
- The actions or outcome you are seeking to resolve the issue

Upon receipt, the Company will acknowledge your complaint in a timely manner and undertake a fair, impartial review in accordance with internal policies and applicable regulatory obligations. All complaints are handled confidentially, and you will be kept informed of progress and the outcome.

The Company reserves the right to request additional information or documentation deemed necessary to investigate and resolve the complaint.

Complaint Handling Process

Upon receipt of a complaint, **MENA CAPITAL FINANCIAL MARKETS L.L.C.** ("the Company") will acknowledge it promptly and commence a fair, impartial, and comprehensive investigation in accordance with internal policies and applicable regulatory requirements. Investigations are conducted with due diligence, transparency, and objectivity, considering all relevant facts and circumstances. Throughout the process, the Company will keep the client informed of material developments, including any delays that may affect resolution timelines.

Upon completion of the investigation, the Company will issue a formal written response setting out:

- the findings of the review,
- the outcome (including the basis for the decision), and
- any remedial or corrective actions taken, where applicable.

While the Company endeavours to resolve complaints expeditiously, certain complex matters may require an extended investigation. In such cases, the Company will provide periodic status updates to ensure the client remains informed until a final resolution is reached.

All complaints are handled with the utmost confidentiality and in strict compliance with the Company's legal and regulatory obligations.

Escalation to the Compliance Team

If you are dissatisfied with the response provided by the Customer Support team or if your complaint remains unresolved you may escalate the matter to the Compliance Team for an independent and impartial assessment.

How to Escalate

- Email: compliance@menacapital.ae
- Please include your full legal name, client/account number, the original complaint reference (if any), and any supporting documents not previously provided.

Scope of the Compliance Review

Upon escalation, the Compliance Team will conduct a comprehensive review of:
- All relevant facts, documentation, and surrounding circumstances;
- Whether you have been treated fairly and in accordance with the Company's internal policies, contractual obligations, and applicable regulatory requirements.

The Team may request additional information or clarification where necessary to ensure a complete and accurate assessment.

Timeline and Outcome

- The Compliance Team will issue a formal written response setting out its findings, the outcome of the investigation, and any remedial measures deemed appropriate.
- This responsewillbe provided within a maximumof20 working days from the date of the original complaint.
- In exceptional circumstances where more time is required, you will be informed of the reason for the delay and given an updated expected timeframe.
- You will be kept informed of material developments throughout the review.

Fairness, Confidentiality, and Compliance

All escalated complaints are handled with fairness, transparency, and strict confidentiality, in full compliance with the Company's legal and regulatory obligations. Records of escalated complaints and their resolution will be maintained in the Company's complaints register in line with applicable retention requirements.

Final Resolution

MENA CAPITAL FINANCIAL MARKETS L.L.C. ("the Company") is committed to resolving complaints with transparency, fairness, and efficiency.

Final Response

Upon completion of the internal complaint-handling process, the Company will issue a Final Response Letter that:

- summarises the facts reviewed and the findings reached;
- states the outcome and any remedial or corrective actions taken; and
- explains your next steps, including any rights to escalate the matter externally.

Right to Escalate Externally

If you remain dissatisfied with the Final Response or if a Final Response has not been provided within the applicable timeline you may have the right to escalate the matter to the relevant regulatory authority and/or external dispute-resolution body, in accordance with applicable laws and regulations. Contact details and procedural guidance for the appropriate authority will be provided upon request.

Cooperation and Recordkeeping

The Company will fully cooperate with any regulatory inquiry or external dispute-resolution process and will make available all relevant documentation and records relating to the complaint in line with legal and regulatory requirements. Complaint files will be maintained in the Company's complaints register in accordance with applicable retention periods.

Continuous Improvement

Where relevant, the Company will implement root-cause remediation and control enhancements identified through the complaint review to uphold service standards and maintain client trust.

Periodic Review and Modifications

MENA CAPITAL FINANCIAL MARKETS L.L.C. (the "Company") shall review this Client Complaint Policy periodically to ensure that it remains appropriate, effective, and compliant with all applicable laws and regulatory requirements in the United Arab Emirates.

The Policy shall be reviewed and updated where necessary to reflect changes in applicable **UAE laws, Capital Market Authority (CMA) regulations, rules, decisions, circulars, directives, and other applicable regulatory requirements**, as well as material changes to the Company's business activities, operations, or complaint-handling procedures.

- **Periodic Review:** The Company shall review the Policy on a regular basis and whenever there are material changes to applicable laws, regulations, regulatory requirements, business activities, or internal procedures.

- **Approval and Documentation:** Any amendments to the Policy shall be appropriately reviewed, approved, documented, and maintained in accordance with the Company's internal governance and document control procedures.

- **Client communications:** Where required by applicable law or CMA requirements, material changes to the Policy shall be communicated to clients through appropriate channels.

- **Regulatory notifications:** Where required, the Company shall notify or submit amendments to the CMA or any other relevant regulatory authority in accordance with applicable regulatory requirements.

- **Implementation and Training:** Following any material amendment, the Company shall take reasonable steps to ensure that relevant employees are informed of the changes and that the updated requirements are incorporated into the Company's complaint-handling procedures and controls.

The **Compliance function** shall monitor relevant regulatory developments and recommend amendments to this Policy where necessary to ensure continued compliance with applicable requirements.

The most current version of this policy will be available on the Company's website.

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