

EMKAP UK LTD
COMPLAINTS POLICY

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1. INTRODUCTION

EMKAP UK Ltd, (hereinafter “EMKAP UK” or “the Company”), is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom.

The Company’s Complaints Policy explains how EMKAP UK deals with complaints from its clients regarding conduct. EMKAP UK views complaints as a source of client feedback and an opportunity to identify how to improve its services and performance.

The FCA sets specific rules for all authorised firms to have written procedures for effective consideration and proper handling of complaints for its customers, potential customers or former customers concerning its compliance regulatory obligations. This feature of EMKAP UK’s customer service is directly relevant to EMKAP UK’s overall capability and effectiveness in treating customers fairly. EMKAP UK emphasizes that complaints must be dealt with promptly and fairly.

EMKAP UK is committed to handling all complaints fairly, consistently, and promptly in accordance with our complaints handling procedures and applicable regulatory requirements.

2. POLICY STATEMENT

This Policy is to ensure that EMKAP UK handles complaints effectively in an independent manner. The complaints management system has been created and structured in a way that enables EMKAP UK to:

- investigate all complaints received competently, diligently, impartially and obtain further information where necessary;
- respond to those who raise a complaint in a timely and cost-effective way; and
- boost public confidence in our administrative process.

This Policy covers complaints regarding:

- the treatment of clients or potential clients by the Company;
- the adequacy or lack thereof by the Company and, or its employees in performing transactional obligations; and
- the conduct of the Company’s employees towards clients or potential clients.

The Company has appointed the compliance department the responsibility for oversight and dealings with the FCA’s complaints handling rules under DISP 1.

This Policy will also provide guidance to staff on how to deal with and respond to a complaint. It will also provide the public with clear steps on how to make a complaint should they need to do so.

3. WHAT IS A COMPLAINT?

A complaint is any oral or written expression of dissatisfaction whether justified or not from, or on behalf of, a person about the profession of or failure to provide a financial service. It can be deemed as redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A complaint can be made by a potential, actual or former client, regardless of whether they are classified as a retail client, professional client or eligible counterparty. Complaints can range from being about the products and services that the Company offers, to the code of conduct of a staff member.

4. PROCEDURE

EMKAP UK investigates all complaints fairly, consistently and promptly to determine whether we have done something wrong and ensure the appropriate action and redress is carried out. A complaint form (See Appendix 1) should be completed with the following information

Where a client submits a complaint, EMKAP UK will:

- acknowledge receipt of the complaint promptly;
- record the details of the complaint;
- conduct a fair, impartial, and thorough investigation;
- keep the client informed of the progress of the investigation, where appropriate;
- provide a final response outlining the outcome of the investigation and any actions taken, including details of the client's right to refer the complaint to the Financial Ombudsman Service, where applicable.

EMKAP UK will then send an acknowledgment receipt to the complainant within 24 hours. The acknowledgement receipt will contain the following information:

- An explanation of our complaint handling procedures
- EMKAP UK's Complaints Procedure Information Sheet (See Appendix 1)
- If urgent action is required, it will be actioned immediately and communicated to the complainant
- Response must be written in plain language that is easy to understand
- It must be communicated to the complainant that if applicable they can contact the Financial Ombudsman Service, a relevant court, if they are unhappy with the verdict.

5. COMPLAINT PROCESS

Upon receipt of a complaint, whether submitted by email, telephone, post or using the Client Complaint Form in Appendix 1, EMKAP UK will promptly acknowledge the complaint and assign a unique reference number. This reference number will be communicated to the complainant and should be quoted in all future correspondence relating to the matter, including any referral to the Financial Ombudsman Service.

All complaints will be handled in line with the rules set out by the FCA and the firm's internal complaints procedures. All complaints are reviewed by the Compliance Department and, where necessary, referred to the Managing Director or an alternative member of the Board if a conflict of interest exists. The Compliance Officer will not handle any complaint in which they may have a conflict. The complaint will be investigated impartially, with input from relevant departments as needed, and all supporting documents will be recorded in the client file and complaints register in accordance with FCA recordkeeping requirements.

Complaints that cannot be resolved by the close of the third (3rd) business day following receipt will receive a written acknowledgement and be subject to a formal investigation. A final response will be issued within eight (8) weeks, as required by the FCA. This final response will detail the outcome of the investigation, and any proposed redress where applicable, and include the Financial Ombudsman Service's explanatory leaflet, along with instructions on how the complaint may be referred to the Financial Ombudsman Service.

If EMKAP UK is unable to issue a final response within eight weeks, the complainant will be informed in writing. This holding communication will explain the reason for the delay, outline progress to date, and confirm that the complainant may refer the matter to the Financial Ombudsman Service without further delay.

If the complainant is still not satisfied with the resolution of their complaint, the complainant has the right to refer the complaint to the Financial Ombudsman or an alternative dispute entity.

6. INVESTIGATION

EMKAP UK investigates each complaint on a case-by-case basis, ensuring a fair, balanced and objective assessment of the issues raised. The investigation will consider all relevant facts, evidence and correspondence, and may involve consultation with appropriate departments or individuals to fully understand the circumstances of the complaint. Clients may be contacted during the investigation if further clarification or supporting information is required.

The firm ensures that communication throughout the investigation is clear, timely and appropriate to the complexity of the matter. Clients will be kept informed of progress where a resolution cannot be reached within a short timeframe, and updates will be provided without unnecessary delay.

7. RESOLUTION

Where EMKAP UK considers a complaint to be resolved by the close of the third business day following receipt, a Summary Resolution Communication will be issued to the complainant. This communication will confirm that a complaint was made and that EMKAP

UK considers the matter to have been resolved to the complainant's satisfaction, based on the information available and any agreement reached.

The Summary Resolution Communication will also inform the complainant of their right to refer the matter to the Financial Ombudsman Service if they remain dissatisfied. It will include details of how to do so and will be accompanied by the Financial Ombudsman Service's standard explanatory leaflet, in accordance with FCA requirements.

As part of its commitment to service improvement, EMKAP UK may ask whether the complainant is satisfied with the proposed resolution, helping the firm to monitor client outcomes and identify opportunities for procedural enhancement.

While the Summary Resolution Communication is typically provided in writing, EMKAP UK may use an alternative method of communication where appropriate. This may apply where another format better meets the needs of the complainant, for example, where there is a visual, hearing or cognitive impairment, or where an alternative communication method has already been used during the complaints process.

8. RECORDS AND REPORTING

Records are kept of every complaint received and the measures taken for its resolution. Record of complaints will be held by EMKAP UK for at least five years from the date the complaint was received. These complaint records will be solely accessible by the Compliance Department in order to remain in line with each complainant GDPR rights. Twice a year EMKAP UK will provide the FCA with a complete report concerning the complaints received from eligible complainants.

9. TIME LIMITS

The Financial Ombudsman Service can only look into a complaint if:

- EMKAP UK has already sent a complainant a summary resolution communication, final response letter; or
- it has been more than 8 weeks since EMKAP UK received the complaint.

The Financial Ombudsman Service might not be able to look into a complaint if:

- they do not receive the complaint within six months from the date of the summary resolution communication or final response letter;
- what a complainant is complaining about happened more than six years ago, and/or they are complaining more than three years after they realized (or should have realized) that an issue had arisen;

- for any other reason the Financial Ombudsman Service decide that a complainant's complaint is outside of their jurisdiction.

10. SUBMITTING A COMPLAINT TO EMKAP UK

If a client feels dissatisfied with the service received from EMKAP UK and wishes to lodge a complaint, a client can do so in the following ways:

- **By email:** compliance@emkapuk.co.uk
Please label the 'Subject Line' of your email as 'Complaint' to ensure there is no delay in receiving a response to your complaint.
- **By telephone:** +44 203 865 0430, Monday – Friday: 8:30am – 6pm
- **By letter:** Please send your correspondence to the following address:

EMKAP UK Limited
9-10 Domingo Street
EC1Y 0TA, London, United Kingdom

In all circumstances, please provide us with the following information:

- The relevant product/service to which the complaint relates;
- The date of last correspondence with the Company's employee and the name of that employee;
- A detailed summary of the events leading up to a complaint, the reason of the complaint; and

Expected resolutions/outcomes to rectify the situation.

11. SUBMITTING A COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE¹

If you are dissatisfied with the outcome of the complaint, please kindly refer the complaint to the Financial Ombudsman Service, who will have a look into your complaint on your behalf. You may do so in the following ways:

Financial Ombudsman Service
Exchange Tower, Harbour Exchange
E14 9SR, London, United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Telephone: +44 0800 023 4567

¹ <https://www.financial-ombudsman.org.uk/contact-us>

Claim form available on the website: <https://help.financialombudsman.org.uk/help>

12. SUBMITTING A COMPLAINT TO THE FINANCIAL CONDUCT AUTHORITY

The FCA is the supervisory authority for EMKAP UK. While the FCA does not investigate individual complaints, clients may contact the FCA to report a concern about how a regulated firm is operating or to raise issues of regulatory interest. The contact details for the FCA are below:

Financial Conduct Authority (FCA)

12 Endeavour Square

E20 1JN, London, United Kingdom

Telephone: 0800 111 6768

Website: www.fca.org.uk

Online reporting form: <https://www.fca.org.uk/contact>

13. TAKING THE MATTER TO COURT

If a complaint remains unresolved following EMKAP UK's final response, and the matter is not eligible for consideration by the Financial Ombudsman Service, or if the complainant chooses not to refer the matter to the Ombudsman, the complainant retains the right to pursue the matter through the courts or alternative dispute resolution mechanisms, such as arbitration or mediation, where applicable.

Any legal proceedings brought in relation to the complaint will be subject to the governing law and jurisdiction clause set out in the firm's Terms of Business, unless otherwise agreed in writing. EMKAP UK encourages clients to seek independent legal advice before commencing legal action or arbitration.

14. REPORTING TO THE FCA BY THE COMPANY

EMKAP UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) and is required to report certain information relating to complaints as part of its ongoing regulatory obligations. This includes submitting an annual complaints return to the FCA, detailing the number and type of complaints received, how they were handled, and the outcome of each case.

In addition to the annual return, EMKAP UK may also be required to notify the FCA if a complaint reveals a broader issue that could pose a risk to clients or indicate deficiencies in the firm's systems and controls. These obligations support the FCA's role in supervising



firms and ensuring that clients are treated fairly and that effective complaint-handling processes are in place.

15. TRAINING

Employees annually attend training related to complaints handling, to ensure that they understand the requirements and the restrictions imposed by the provisions of this Policy.

16. POLICY UPDATE

The Policy shall be reviewed on at least an annual basis, as well as on an ad-hoc basis, including, when necessary, to reflect any updates in the applicable requirements. The Compliance and Money Laundering Reporting Officer shall be responsible for any development of the appropriate systems needed, to comply with the applicable requirements and any amendments should be approved by the Board of Directors of the Company.



17. APPENDIX 1 – CLIENT COMPLAINT FORM

1. INSTRUCTIONS:

Kindly complete and sign the Complaint Form and return a copy to us by email, confirming your acknowledgement of the Company's Client Complaints Policy. All relevant contact details are provided below:

By Email: compliance@emkapuk.co.uk

By Post: EMKAP UK Limited, 9-10 Domingo Street, London, EC1Y 0TA

Please enclose together with your Client Complaint Form, any supportive evidence, and any other relevant documentation.

2. CLIENT INFORMATION:

Mr./Ms./or Legal Entity Name

(Please Print Name in Full)

Address:

Contact Phone Number:

Fax Number:

E-mail Address:

3. ACCOUNT NUMBER /AGREEMENT NUMBER

4. DOES YOUR COMPLAINT INVOLVE A PARTICULAR INVESTMENT?

If yes, please provide the name of the security and applicable date in the space provided below.

Name of Security

Operation:

Please specify:



5. DOES YOUR COMPLAINT INVOLVE A PARTICULAR EMPLOYEE OF THE COMPANY?

Name of Employee:

6. DID YOU SUFFER ANY FINANCIAL LOSS?

Please describe:

7. YOUR AVAILABILITY

Will you be available to speak to the Managing Director? Yes No

Will you provide additional documentation? Yes No

8. Description of Complaint (including, inter alia, the date of the incident that took place)

9. YOUR SIGNATURE



EmKap UK

Name:

Signature:.....

Date:.....



10. FOR INTERNAL USE BY THE COMPLIANCE OFFICER

Date complaint received:

Unique reference number of the complaint:

Date of response:

Date reported:

Result and Date of final resolution: