TomoTrader

Complaints Handling Policy

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Email: complaints@tomotrader.com
Website: tomotrader.com

TomoTrader

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TomoTrader

Complaints Handling Policy

1. Scope

1.1 Commitment to Client Feedback and Complaint Resolution

TomoTrader[1] **("Company")** is committed to providing a transparent and effective system for addressing client inquiries, concerns, and complaints. This Complaint Handling Procedure **("Policy")** outlines the process for promptly and fairly resolving issues raised by our clients.

1.2 Open Communication and Continuous Improvement

We value open communication with our clients and actively seek their feedback. We appreciate hearing about both positive and negative experiences, allowing us to identify areas for improvement and consistently deliver the high-quality service we strive for. We recognise that occasionally, issues may arise. These situations present opportunities to learn and refine our processes to ensure client satisfaction.

1.3 Effective Complaint Handling Procedures

As part of our commitment to provide excellent service, we maintain robust and transparent complaint handling procedures for existing and potential retail clients. We meticulously track all complaints and the actions taken to resolve them.

2. Definition

For the purposes of this Policy, a complaint is defined as any communication from a client expressing dissatisfaction or disagreement with the Company's services.

2.1 Allegations of Maladministration

This includes concerns about how we have handled your account(s), transactions, or contracts, or any perceived injustice resulting from our actions. This could relate to policies such as Customer Agreement, Order Risk Policy, Privacy Policy, AML/KYC Policy, or any of the rebate/bonus programs.

2.2 Dissatisfaction with Service

This encompasses:

- Disagreements with the format in which we provide services.
- Denied requests for account information or transaction details.
- Untimely or unsatisfactory responses to inquiries.

[1]TomoTrader is a trading name of Peninsula Markets (MU) Limited, a company incorporated in Mauritius with Company No. 225002 ("PMU").

3. Resolving Your Inquiries and Concerns

3.1 Initial Contact

We encourage you to reach out to our Customer Service team first for any queries or issues related to our services. You can contact them via email (complaints@tomotrader.com) or Live Chat on Web Trader and Website. They will efficiently address your concern or direct it to the appropriate department for further assistance if needed.

3.2 Formal Complaints

If your concern remains unresolved after contacting Customer Service, you can file a formal complaint with our Compliance Officer.

3.2.1 How to Submit a Formal Complaint

Submit your official complaint (Annex A) along with relevant documentation via email to complaints@tomotrader.com.

To ensure a swift and fair resolution, please include the following details whenever possible:

- User ID (UID) / Trading Account Number
- Your Registered Name
- Contact Information (Phone, Mobile, Email, Address)
- Complaint Details (Date, Time, Representative(s) involved)
- Nature of the Complaint
- Desired Outcome
- Any supporting documents (including initial response from the representative(s) involved)

4. Complaint Acknowledgement and Timeline

You will receive a written acknowledgement within five business days confirming receipt of your complaint, an estimated resolution timeframe, and a unique reference number.
Use this reference number in all communication with the Company.

4.1 Initial Response

Within fifteen business days (or one month for complex cases) of receiving your complaint, you will receive a detailed update via email outlining the investigation plan, any initial findings, and a potential resolution offer (if applicable). We'll inform you of any delays and the expected timeframe for resolution.

This email will also reaffirm your rights, identify your dedicated complaint handler (usually the Compliance Officer), and provide their contact information.

4.2 Client Response and Further Communication

If you respond to the Initial Response, we will acknowledge it within five business days.

After completing our investigation, we will send you a Final Response summarising the outcome and potentially including a final redress offer.

We strive to send the Final Response within thirty business days of receiving your complaint or ten business days after your response to any redress offer (whichever comes first). Complex cases may require more time, and we will keep you informed of the progress.

The Compliance Department's Final Response is considered definitive within the company.

5. General Terms

5.1 To expedite the process, we recommend the following:

- **Clarity and Conciseness:** When submitting a query, issue, or complaint, be clear and concise. Briefly describe the situation at hand in an organized paragraph with specific details. Consider your desired outcome and propose a solution if possible. Maintain a formal and professional tone, focusing on factual information.

- **Cooperation During Investigation:** Throughout the investigation process, we might request additional information and documentation (e.g., investor password, updated KYC documents, registration data). Your full cooperation is essential for a timely resolution. Delays in response, lack of adequate information, or an unverified profile may result in extended investigation timeframes, holding the matter, or considering it

closed. Depending on your response and the situation, we may resume handling the matter or request resubmission of the query or complaint.

- **Timely Submission:** We strongly recommend submitting your query, issue, or complaint as soon as possible after the incident occurs. Delays can complicate the review process and require additional time. While we strive to address all matters, the company may choose not to investigate cases exceeding one year due to potential information limitations.

5.2 **Understanding Responses:** A "Response" is a written communication from the company in one of the following forms:

- **Acceptance:** Acknowledgment of the issue or complaint, potentially with an offer of redress (compensation or apology).
- **Goodwill Offer:** Redress offered with or without accepting the issue, as a gesture of goodwill aligned with our complaint resolution policy.
- **Rejection:** Explanation of why a complaint is denied.

5.3 **Additional Clarifications:** Upon further request, we can provide additional explanations regarding your Response.

5.4 **Case Resolution:** A case is considered resolved, settled, or closed once the company provides a written Response and any additional clarifications to the client.

5.5 The company considers a case closed under various circumstances:

- **Mutual Resolution:** Both parties agree on a solution after receiving the company's response.
- **Client Inaction:** The client fails to respond adequately or promptly to the company's inquiries or requests for information.
- **Client Satisfaction:** The company provides a comprehensive response, and the client expresses no dissatisfaction or doesn't provide additional supporting information within a reasonable timeframe. This suggests the client is satisfied with the explanation.
- **Verification Issues:** The client fails to comply with verification requests

5.6 Only the account owner can submit queries, issues, or complaints. We may accept issues raised by authorized third parties (e.g., lawyers) acting on behalf of the client, provided the client has granted written authorization to the third party and this authorisation is submitted as evidence to the Company.

5.7 This policy, including its procedures and timeframes, might not apply if a client or their representative has already taken legal action or escalated the matter to a court, dispute resolution service, or similar entity.

5.8 To ensure a productive and respectful environment for everyone, the company reserves the right to take action against clients who engage in disruptive behaviours. These actions may include, but are not limited to, account suspension or termination of the Customer Agreement, as outlined in the agreement itself.

Here are some examples of unacceptable behaviour:

- Excessive communication with employees during an investigation or after receiving a response (including the final response).
- Submitting the electronic complaint form multiple times.
- Demonstrating hostility or using offensive language (including swear words, insults, or threats) towards the Company representatives.
- Providing inaccurate information or failing to comply with the Customer Agreement or this Policy.

The goal of these measures is to maintain a professional atmosphere where clients can effectively communicate their concerns and receive timely solutions. The Company is committed to providing a positive experience for all parties involved.

5.9 This Policy and its procedures do not restrict your right to take further action, including legal proceedings, if necessary.

5.10 For a complete understanding of your rights and responsibilities, please read this policy alongside the following documents available on our website:

- Customer Agreement
- AML/KYC Policy
- Privacy Policy

Annex A

Complaint Form

1. Client Details

Name: _____

Account UID: _____

Contact Number: _____

2. Tell us about your Issue

Please provide a detailed description of your complaint. Include all relevant information (Evidence, Amount, Suggested ways to solve, etc.) and attach any supporting documentation to this form or a separate page.

_____

_____

_____

_____

_____

_____ _____

Client Signature **Date**

For internal use only:		
Action	**Sign when completed**	**Date completed**
Acknowledgement to Client		
Updated Client of initial action		
Holding response sent to Client (if necessary)		
Final response sent to Client		
Comments (if any)		