



# artcapital

**ARTCAPITAL LTD**

## **Complaints Policy**

1. Introduction
2. Definitions
3. Submitting a Complaint
4. Registration of Complaints
5. Managing Complaints
6. Disputes with Customers and Participants
7. External Dispute Resolution Options
8. Response to Complaints
9. Monitoring of Complaints
10. Settlement of Disputes

## 1. Introduction

- 1.1. Artcapital Ltd with the trade name ('Artcapital') is a company registered in St. Lucia with incorporation number 2024/00222 (hereinafter 'the Company').
- 1.2. This Policy regulates effective, clear and fast handling of complaints and disputes submitted to the Company in relation to the performance and procedures of the Company.
- 1.3. The Company maintains Records of Complaints and a structured dispute resolution process. The Company must develop and put into practice an independent and objective complaints and dispute resolution system that includes:
  - 1.3.1. A written Policy that sets out how complaints and disputes will be handled, including:
    - 1.3.1.1. How to lodge a complaint or dispute regarding the company's actions or decisions;
    - 1.3.1.2. Time frames for decisions regarding complaints;
    - 1.3.1.3. Information to be provided to complainants;
    - 1.3.1.4. Options available when a complaint or dispute is not resolved.
  - 1.3.2. Effective communication of the company's Complaint Handling and Dispute Resolution Policy to clients.
  - 1.3.3. A complaints register that records details of complaints and disputes and their progress.
  - 1.3.4. Referral arrangements to external dispute resolution resources for disputes that cannot be resolved through the internal resources of the company.

## 2. Definitions

### 2.1. Client

- 2.1.1. Any person that is registered with the Company.

### 2.2. Complaint

- 2.2.1. Complaints are defined as specific requests or claims related to the performance, services or products of the Company, which objects the performance or expresses negligence of the Company and lodges a relevant, specific and clear demand.
- 2.2.2. Asking an opinion or position about any specific case or requesting general information about the operation and services of the Company shall not constitute a complaint.
- 2.2.3. An official complaint is only received by e-mail at [complaints@artcap.io](mailto:complaints@artcap.io).

### 2.3. Complainant

- 2.3.1. The Complainant could be a natural or legal person, a company without legal entity or other organization that requires services of the Company or the addressee of information or offer related to the service.
- 2.3.2. A person who lodges an official complaint through e-mail to [complaints@artcap.io](mailto:complaints@artcap.io).
- 2.3.3. When the complaint is submitted by a representative or other duly authorized person, the Company will investigate the legal basis of the submission, which must

be presented by the Complainant in a format required by law. If no authorization is available, the Company will approach the Complainant directly in order to accelerate the procedure.

#### **2.4. Dispute**

2.4.1. Means an unresolved complaint. In other words, it is a matter that has been dealt with as a complaint under this Policy, but where the complainant is still not satisfied with the outcome.

#### **2.5. Dispute Resolution**

2.5.1. Dispute resolution refers to the processes by which disputes are brought to an end. This can occur through:

2.5.1.1. A negotiated outcome, where the parties concerned sort out things themselves;

2.5.1.2. A mediated outcome, where the parties use the services of an independent mediator to help them arrive at their own agreement; or

2.5.1.3. An arbitrated or adjudicated outcome, where an independent arbitrator or court determines how the dispute is to be resolved and makes a binding decision or order to this effect.

#### **2.6. Support Issue**

2.6.1. Any issue that was made known to the company through customer support.

2.6.2. Any issue that did not arrive through email to [complaints@artcap.io](mailto:complaints@artcap.io).

### **3. Submitting a Complaint**

3.1. The Complainant, if possible, should report the event or the date of the occasion subject of the complaint to the Company as soon as possible. This is necessary to enable the Company to investigate the complaint as efficiently as possible.

3.2. A complaint will only be considered as being official, if the complainant sends the complaint by e-mail to: [complaints@artcap.io](mailto:complaints@artcap.io).

3.3. The following opportunities are also available to clients for submitting a support issue to our Company:

3.3.1. by mail,

3.3.2. by telephone,

3.3.3. in writing, or

3.3.4. verbally, both delivered personally.

3.4. Please note that if any of the alternative options above is used to bring a support issue to the Company's attention, then the support issue will be handled as a support ticket.

3.5. Employees of the Customer Service can assist the Complainant in compiling and submitting the complaint. The Complainant must submit complaints related to services rendered on the basis of the online trading agreement to [complaints@artcap.io](mailto:complaints@artcap.io)

3.6. For any other support issues the client may contact Customer Service of the Company. Contact of the Customer Service is available at the homepage of the Company all the time.

3.7. The telephone line of the Customer Service is available for any issues by telephone. If the client calls another telephone number of the Company, he/she will be redirected to the Customer Service. The Company shall provide 24 hours direct telephone line to the Customer Service.

#### **4. Registration of Complaints**

- 4.1. The Company shall register all complaints received at [complaints@artcap.io](mailto:complaints@artcap.io) as they are dealt with. This register shall record at least the following information:
- 4.1.1. description of the complaint,
  - 4.1.2. description of the event or fact subject of the complaint,
  - 4.1.3. date of submitting the complaint,
  - 4.1.4. measures implemented to settle or solve the complaint,
  - 4.1.5. in case of rejection, the reasoning of the rejection,
  - 4.1.6. deadline of managing the complaint,
  - 4.1.7. name of the person responsible for the execution,
  - 4.1.8. date of responding to the complaint.
- 4.2. The Company pays special attention to avoid collection of data about the client with the exception of recording data aimed to settle a complaint. All personal particulars obtained in relation to managing the complaint shall be deleted from records or made unsuitable for identification. The Company manages complaints within a transparent system; they could be traced and administered in each and every stage of the procedure.
- 4.3. The Company records all telephone conversations between the Customer Service and the client regarding any support issues and keeps the voice record for the period of one year. The client shall be informed about this at the beginning of the conversation. The Company shall make this record available for listening to the client.

#### **5. Managing Complaints**

- 5.1. The Company manages all complaints and Complainants equally, without any discrimination, in harmony with the procedure regulated by this Policy.

#### **6. Disputes with Customers and Participants**

- 6.1. To maximize the chance of a successful resolution the Company will:
- 6.1.1. Listen to what the complainant has to say.
  - 6.1.2. Request documentary evidence if required to verify the facts.
  - 6.1.3. Understand the company's legal obligations seeking advice from the relevant consumer organization depending on the nature of the dispute.
  - 6.1.4. Provide accurate information on the options available to the complainant for resolution of the issue.

## **7. External Dispute Resolution Options**

7.1. The company will have the available options for external dispute resolution and the appropriate option for any particular dispute. Successful use of external dispute resolution will involve a number of steps, as set out below:

- 7.1.1. Step 1 - Understand the Dispute.
- 7.1.2. Step 2 - Understand Dispute Resolution Options.
- 7.1.3. Step 3 - Select the Appropriate Dispute Resolution Method.
- 7.1.4. Step 4 - Access an Alternative Dispute Resolution Provider.
- 7.1.5. Step 5 - Prepare for the Alternative Dispute Resolution Process.
- 7.1.6. Step 6 - Working Towards a Successful Resolution Outcome.

### **7.2. Customer Service**

7.2.1. If possible, all support issues must be settled without delay. If immediate settlement of a verbal support issue is not possible or the client rejects the solution offered on the spot, an employee of the Company shall record the complaints and the Company's position in a memorandum and forward them to Customer Service, unless the support issue was submitted directly to Customer Service. Similarly, Company employees forward all support issues submitted in writing to Customer Service. Customer Service shall be responsible for settling complaints. The officers of the Customer Support Department will inform you of the appropriate process to follow.

7.2.2. If you are contacting us on behalf of another person, we may ask you to provide proof of that person's consent to your handling of their Complaint. We aim to resolve the matter within five (5) business days depending on the nature of the complaint and ensure that the maximum time to respond to complaints does not exceed 30 days.

### **7.3. Compliance Officer**

7.3.1. If employees at Customer Services are unable to settle the issue efficiently or within a short period of time (48 hours), they forward it to the Compliance officer of the Company. The client, if he/she does not accept the solution offered by Customer Service, is also entitled to approach the Compliance officer directly.

### **7.4. Directors of the Company**

7.4.1. Within the organization of the Company, Directors of the Company represent the highest level of authority in deciding the settlement of complaints. Directors of the Company shall settle those complaints which cannot be resolved by the Compliance officer or which require higher-level intervention.

## **8. Response to Complaints**

8.1. The Company is committed to ensuring that complaints are resolved as efficiently and effectively as possible. The Company will:

- 8.1.1. Acknowledge receipt of the complaint promptly.
- 8.1.2. Investigate the complaint thoroughly.

- 8.1.3. Provide a written response to the complainant outlining the outcome of the investigation and any actions taken.

## **9. Monitoring of Complaints**

- 9.1. The Company will monitor and review complaints to:
  - 9.1.1. Identify trends or recurring issues.
  - 9.1.2. Improve the Company's services and processes.
  - 9.1.3. Ensure compliance with regulatory requirements.

## **10. Settlement of Disputes**

- 10.1. The Company aims to resolve disputes in a fair and timely manner. The Company will:
  - 10.1.1. Follow the dispute resolution procedures outlined in this policy.
  - 10.1.2. Seek to resolve disputes through negotiation, mediation, or arbitration as appropriate.
  - 10.1.3. Ensure that the outcome of the dispute resolution process is communicated clearly to all parties involved.