

CLARITY MARKETS

COMPLAINTS HANDLING

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Complaints handling policy

This policy sets out what Clarity Markets treats as a complaint, the routes by which you can raise one, and the way we acknowledge, investigate and answer it. We have written it so that every concern reaches the right people and is dealt with fairly, swiftly and in the same consistent way each time.

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1. Our commitment to you

- 1.1. Clarity Markets Ltd ("**Clarity**", "**we**", "**us**" or "**our**") is incorporated in Mauritius and authorised and regulated by the Financial Services Commission of Mauritius (the "**FSC**") as an Investment Dealer under Licence No. [●]. Our registered office is c/o IQ EQ Corporate Services (Mauritius) Ltd, 33 Edith Cavell Street, Port Louis, 11324, Mauritius.
- 1.2. When you trade CFDs on foreign exchange, indices, commodities, shares and cryptocurrencies through your Standard, Pro or Pro Plus account on MetaTrader 5, you are dealing with a firm that wants to hear when something has fallen short. If we get something wrong, we would rather you told us — and we will not charge you a penny for doing so.
- 1.3. This complaints handling policy (the "**Policy**") explains how to bring a "**complaint**" to us, what we will do once you have, and the steps open to you if our answer does not satisfy you. Read it alongside our General Terms and Risk Disclosure, which govern the wider relationship between us.
- 1.4. We treat each complaint as a chance to make something right and to sharpen how we work. Complaints are handled by staff with the authority and seniority to resolve them and, so far as the size of our business allows, by someone who was not the subject of, and not directly involved in, the matter you are raising, so that your concern is looked at impartially.
- 1.5. Complaining to us will never count against you. The service we give you will not suffer because you have raised a concern, and we will treat your complaint and any information you give us in confidence, handling it in line with our Privacy Policy and the Data Protection Act 2017 of Mauritius.

2. What we treat as a complaint

- 2.1. A "**complaint**" means any expression of dissatisfaction — whether or not we think it is justified — made by you or by someone acting on your behalf, about the provision of our products or services, our failure to provide them, or the way we have conducted ourselves.

- 2.2.** In practice, a complaint to Clarity tends to concern one of the following:
- the opening, running or closing of your account, or a tier change between Standard, Pro and Pro Plus;
 - deposits, withdrawals or the handling of money held in our segregated client accounts;
 - the execution, pricing, slippage or settlement of an order — including how our order execution and risk management performed, or the behaviour of MetaTrader 5 or a VPS;
 - the conduct, accuracy or tone of our communications and service; or
 - a fee, charge, spread, swap or contract term you believe was applied wrongly.
- 2.3.** A routine question, a request for information, or feedback that carries no dissatisfaction is not a complaint under this Policy. We are still glad to help with these through our ordinary support channels, and we will tell you plainly if we think what you have raised is better handled that way.
- 2.4.** Clarity acts as principal and is the counterparty to your CFD trades. CFDs are complex, high-risk leveraged products, and most retail clients lose money trading them. A trading loss on its own is not a ground for complaint; it becomes one only where the loss flows from an act or omission on our part rather than from the movement of the market.
- 2.5.** This Policy is open to our clients and to anyone who has applied to open an account with us, and to a person properly authorised to act on their behalf. Where a complaint is made on your behalf, we deal with your representative as we would with you, once we are satisfied they are authorised. The external escalation routes in section 7 may be open only to complainants who are eligible under the relevant body's own rules, and we will explain this in our final response.

3. Raising a complaint with us

- 3.1.** You may complain to us at any time, and it costs you nothing to do so. Email reaches the right team most directly.

Send your complaint to compliance@claritymarketsfx.com.

- 3.2.** So that we can look into matters and reply without unnecessary back-and-forth, it helps if you give us:
- your full name;
 - your account number;
 - a clear account of what went wrong, and when it happened;
 - anything that supports your point — screenshots, statements, ticket numbers or earlier correspondence; and
 - the outcome you would like to see.
- 3.3.** If a complaint first reaches us by another route — for example through support@claritymarketsfx.com, a live chat or a phone call — we will route it to the team responsible for complaints handling rather than asking you to start again.

- 3.4. Where you are complaining for someone else, we may ask you to show that you are authorised to act for them before we discuss their account or share information with you.
- 3.5. You do not have to complain by email. If you prefer, you can write to us by post at our registered office (set out in section 9) marking your letter for the attention of the Complaints team, and we will treat the date we receive your letter as the date of your complaint. Whichever route you use, we will record your complaint and deal with it in the same way.

4. Getting help and accessibility

- 4.1. You do not need to know the right words or the right format to be heard. If you would like help putting a complaint together, our support team at support@claritymarketsfx.com will assist, and we will accept a complaint in your own words however it reaches us.
- 4.2. We aim to make the process workable for everyone, including clients in vulnerable circumstances. If a disability, illness, language barrier, bereavement, financial difficulty or any other circumstance makes the standard route harder for you, tell us what would help – for example more time to respond, communication in a particular format, or dealing with a named representative – and we will make reasonable adjustments where we can.

5. Acknowledgement and your reference number

- 5.1. We will acknowledge your complaint in writing within two (2) business days of receiving it. That acknowledgement will confirm we are dealing with the matter, give you a unique complaint reference number, and tell you the name or team handling it. Please quote your reference number when you contact us about the same matter – it lets us pick things up quickly.
- 5.2. If we need more information from you to investigate properly, we will ask for it at this point. We will keep you posted on progress, and where it would otherwise take longer than expected to reach you, we will send an interim update rather than leave you waiting in silence.
- 5.3. Where the information we have requested is not provided, our investigation may take longer, and in some cases we may have to reach a view on the evidence in front of us.

6. How we investigate and respond

- 6.1. We investigate fairly, thoroughly and without prejudging the outcome, weighing all the relevant information we hold – your account records, the order and execution logs from our trade servers co-located at LD4 (Equinix, London), and the correspondence between us.
- 6.2. Our goal is to resolve your complaint and send you a final written response as soon as we reasonably can, and in any event within eight (8) weeks of receiving it. The final response will set out what we found, the reasons for our conclusion, and, where we agree with you, the remedy or redress we propose.

- 6.3. If exceptional circumstances mean we cannot give a final response inside eight (8) weeks, we will write to you before that point with an interim response: it will explain the delay, tell you when we now expect to reply, and confirm the escalation routes set out in section 7 in case you do not wish to wait.
- 6.4. When we uphold a complaint, we act promptly to put matters right for you and to stop the same thing happening again, whether that calls for a correction, a refund, or a change to how we work.
- 6.5. If your complaint concerns the conduct of an introducing broker, affiliate or other party who brought you to us, or a manager or strategy provider connected with a PAMM or copy-trading arrangement, tell us and we will look into the part that relates to our products and services. Where the right body to resolve part of your complaint is someone other than us, we will tell you that plainly and, where we can, point you to them.

7. Escalating outside Clarity

- 7.1. We would much rather settle every complaint between us. If our final response does not satisfy you, or eight (8) weeks have passed without a resolution, you can take the matter further through two external routes that sit alongside, and do not replace, any other legal rights you hold.
- 7.2. **The Office of the Ombudsperson for Financial Services (Mauritius).** This independent body can review complaints from eligible complainants free of charge. You should normally approach the Ombudsperson once you have given us the chance to respond, and within any applicable time limit [●] of our final response. We will tell you about this route in our final response and cooperate fully with any review.
- 7.3. **The FSC.** As our regulator, the Financial Services Commission of Mauritius supervises our conduct and oversees how licensees treat clients. While the FSC does not usually award individual redress, you may raise concerns with it about our handling of your complaint.
- 7.4. We will give any external body that reviews a complaint the information it reasonably needs, accurately and on time.

8. Records and continuous improvement

- 8.1. We keep a record of every complaint, the reference we assigned, the steps taken to investigate and resolve it, and the final response we gave. We retain these records for at least seven (7) years, and longer where the law, our regulator, or an ongoing investigation requires it.
- 8.2. We review the patterns in our complaints data so that recurring issues feed back into our products, our execution and our service rather than being fixed one case at a time. Complaint records are handled in line with our Privacy Policy and the Data Protection Act 2017 of Mauritius.

9. Reaching us

- 9.1. To make a complaint, email compliance@claritymarketsfx.com. For day-to-day support, write to support@claritymarketsfx.com, and for anything else, info@claritymarketsfx.com.

- 9.2.** You can also reach us by post at our registered office: Clarity Markets Ltd, c/o IQ EQ Corporate Services (Mauritius) Ltd, 33 Edith Cavell Street, Port Louis, 11324, Mauritius. This Policy, and any complaint handled under it, is governed by the laws of Mauritius.