GCMTRADING



GCMT SA PTY LTD

COMPLAINT HANDLING POLICY

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General Risk Warning: CFDs are leveraged products. Trading in CFDs carries a high level of risk thus may not be appropriate for all investors. The investment value can both increase and decrease, and the investors may lose all their invested capital. Under no circumstances shall the Company have any liability to any person or entity for any loss or damage in whole or part caused by, resulting from, or relating to any transactions related to CFDs. Risk Disclaimer

General

The Company provides transparent, fair and effective procedures for the reasonable and prompt handling of complaints and/or grievances, as received from complainants, from time to time, and keeps records of each complainant, as well as, the remedial actions taken to each situation.

For any general terms which has not been defined in the policy, please refer to the glossary within the Client Agreement.

Objectives

The main objectives of our complaints handling policy are that:

- All of our customers are aware of their legitimate rights to submit a complaint and the general processes involved with;
- There are effective processes in place regarding complaints handling which are easily accessible;
- All complaints are investigated thoroughly and impartially without prejudice;
- Reasonable steps to actively maintain confidentiality and provide appropriate solutions.

Definitions

A complaint, is a statement of dissatisfaction addressed to the Company by a natural or legal person relating to an investment service provided by the Company.

A complainant, is any person, natural or legal person who is presumed to be eligible to have a complaint considered by a firm and who has already lodged a complaint.

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Queries

The Company commits to being responsive to the needs and concerns of all of our customers and/or potential customers.

The complaints must be directed by the complainant to the Company's Compliance Department by filling out the relevant form as per Annex 1, below herein, via the following methods:

a) Via e-mail at complaints@cmtrading.com, or
b) By post or in person at the Company's Headquarters.

In case the Company receives a notice through the line of communication established by the Company to receive complaints, but which does not fall within the definition of 'complaint' above and can be characterized as an enquiry; this shall be categorized as an enquiry rather than a complaint and will be forwarded to the relevant department to be handled accordingly. The complainant maintains the right to request for the re-classification of his enquiry as a complaint.

The Compliance Department shall efficiently handle any complaint received by the complainants. In case that the complaint involves the Compliance Department, the complaint shall be handled by a member of the Senior Management.

The customer support department will determine if your query can be resolved immediately or whether further investigation is required; If your complaint cannot be resolved immediately, the Company shall remain committed in addressing and/or resolving it in a prompt manner (usually within 10 business days).

If a Client is not satisfied with the response to the query or grievance you received, then you may raise this further with the compliance department following the process indicated within the 'Official Complaints' section.

Treating Customers Fairly

The Company shall thoroughly examine any complaint, together with any relevant information as required to reach a fair and objective outcome for our clients. The communication between the Company and clients should remain confidential, clear and transparent.

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Official Complaints Procedure and Process

The procedure and process which shall be followed by the Company when handling client's complaints or grievances is as follows:

a) Once the complainant files a complaint, an electronic acknowledgement of receipt will be sent to the email address of the complainant to ensure that the Company has received the complaint and is currently working on a resolution. The Company should also provide to the complainant via this email a reference number of the complaint for future reference.

b) The Company upon examining the complaint and upon reaching a decision in this respect, shall reply to the complainant with the remedial actions to be taken or provide further clarifications, and the reasoning behind the Company's decision, as applicable.

c) The Company shall document and keep in its records the following information:

i. the identity of the complainant who filed the complaint;
ii. the name of the employee who undertook to provide the service to the complainant;
iii. the date of receipt of complaint/enquiry;
iv. the subject and full description of the complaint/enquiry;
v. the remedial action taken and/ or further clarifications provided to the complainant.

The Compliance Department shall make every effort to resolve the complaint within ten (10) business days. When deemed necessary, the Compliance Department shall submit to the Senior Management the aforementioned details, for further investigation. In this case, the Company might take additional time to finalize the reply and therefore it shall duly notify the complainant about the causes of the delay and indicate when the Company's investigation is likely to be completed.

The Senior Management shall investigate further and coordinate with relevant heads of departments to attend to the subject of the complaint. A final response or a holding response will be sent to the complainant explaining the findings of the investigation. Where a holding response is warranted, the Company shall state the reasons why it has not been able to resolve the complaint and provide an indication of the time needed to resolve the issue.

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It is the Company's aim to proceed with the resolvent of the relevant complaint with minimum delay.

The Company provides to its employees timely and effective training and education how to handle complaints. In case that employees do not follow the procedures, disciplinary measures (depending on the situation and on a case by case basis, e.g. a warning and/or a notice that could lead up to a dismissal) could be taken and enforced.

Recording Keeping

During the recording of the complaints, the Company shall collect data, including the facts, details of the complaint including the facts and the cause/s of your complaint, the outcome and any actions taken following the investigation of the complaint. The Company shall also record all dates and times relating to actions taken to resolve the complaint and communications between the parties.

The data collection is part of the Company's on-going improvement plan, whereby complaints will be monitored for any identifying trends by management and counteractive measures taken to mitigate any identified issues.

If a complaint is lodged, the Company will record the Client's personal information solely for the purposes of addressing the complaint.

The client's personal details shall actively be protected from disclosure, unless the client expressly consent to its disclosure.

All decisions related to complaints shall be communicated to complainants in writing and copies shall be retained by the Compliance Department.

All the documentation related to complaints shall be maintained for a period of at least seven (7) years calculated after the execution of the complaint and/or termination of the business relationship with the Client.

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Feedback And Escalation Process

It is hereby acknowledged and accepted that the Client's right to take legal action remains unaffected by the existence or use of any complaint's handling processes as referred to above. In case the final decision does not satisfy the complainant's demands, the latter may maintain the complaint through the Financial Sector Conduct Authority (FSCA) in South Africa and/or relevant courts for independent external review and further examination.

Further information about the procedures for communicating with the FSCA, are set out below:

- via a formal email through the following email address: complaints@fsca.co.za
- by visiting the below portal to complete the relevant forms Complaints-and-Questions (fsca.co.za) or Complaints-Compliments-Feedback (fsca.co.za)

The Authority will acknowledge receipt of the complaint within two working days.

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ANNEX 1

Customer Complaint Form

The Company always strives to deliver the best and most reliable trading solutions, as well as, the highest level of customer service at all times. If this has not been the case, or if we have not handled your concerns or enquiries to your satisfaction, please provide us with the details below.

Complaint number:

Date of complaint:

YOUR DETAILS

Title (Mr/Mrs/Ms/Miss) First name Surname

CMTrading Account Number/s:

Address

Preferred contact phone number

Email Address

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COMPLAINTS DETAILS

The affected trading account number:

The affected transaction deal number:

Date and time the issue arose:

The product/services you are having issues with:

The employee who offered the services to the Client:

AN ACCURATE DESCRIPTION OF THE ISSUE

Please tell us clearly the nature of your concerns, steps taken and where we failed to meet your expectations as well as how you feel that this dispute may be settled with.. (Kindly add extra pages if necessary, and attach copies of relevant documents such as emails, Screenshots or any evidence you may have etc.)

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Signature Date

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Thank you for your valuable feedback. Please Sign and finish this form so it can be sent back to the compliance departments.

Upon examination, we shall make every reasonable effort to resolve the complaint within ten (10) business days, as a maximum period of time, unless otherwise specified by the Company. In the meantime, should you have any further queries whilst your complaint is being processed, please do not hesitate to contact us via Live chat, phone or email at:complaints@cmtrading.com

For CMTrading use

Complaint Received by	Date received	Due date
Prepared by		Date sent
Acknowledgement		
Reply		

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CMTRADING

GCMT SOUTH AFRICA PTY LTD Trading as CMTRADING Registration No. 2013/045335/07 A juristic representative and agent of BLACKSTONE MARKETING PTY LTD
Registration No. 2010/010099/07 (FSP No. 38782).

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RISK WARNING:

Trading Foreign Exchange (Forex) and Contracts for Differences (CFD's) is highly speculative, carries a high level of risk and may not be suitable for all investors. You may sustain a loss of some, or all, of your invested capital. Therefore, you should not speculate with capital that you cannot afford to lose. You should be aware of all the risks associated with trading on margin.