

Complaints Procedure for Clients

We, Vertex Finance Ltd (hereinafter, the “Company”), have adopted this Complaints Procedure to ensure a fair and quick process for handling complaints that may arise from our relationship. Vertex Finance Ltd (“the Company”) is registered in Saint Lucia Financial Services Regulatory Authority, with Incorporation number 2023-00125. Capfins.com is a website operated by Vertex Finance Ltd.

Submitting your Complaint

You may submit your complaint in writing and address it to the **Complaints Function** of the Company who is authorized to handle and investigate complaints that may be submitted to them from our clients.

You are encouraged to use the **Complaints Form** attached herein and submit it electronically at the following email address: support@capfins.com;

Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) days from the receipt of your complaint.

Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated on the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain, where needed, further clarifications and information relating to your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company’s investigation is likely to be completed. In any event, we shall provide you with the outcome

of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and your cooperation.

Please note that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of three (3) months from the date of the submission of your complaint.

Final Decision

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedial measures we intend to take (if applicable).

COMPLAINTS FORM

This is the form you need to fill in if you wish to submit your complaint to Vertex Finance Ltd (the “Company”). Complete, up-to-date as well as accurate information is required to be provided to the Company for the proper investigation and evaluation of your complaint.

Please note that the below Complaint Form is only indicative and not exhaustive. The Company may request further information and/or clarifications and/or evidence as regards to your complaint.

Date:

Client information

Name:

Surname:

ID or Passport Number:

Country of nationality:

Legal Entity Name

(In case the Client is a legal person):

Account Trading Number:

Contact details of the client

Postal Address:

City/Province:

Code:

Country:

Telephone Number:

Email:

(Please advise your most convenient method of communication)

Details of the complaint

Date when the Complaint was created:

Employee who offered the services to the Client:

Description of the Complaint:

(Use a separate sheet if necessary)