



COMPLAINT HANDLING POLICY

UP GLOBAL MARKETS LTD

Licensed by the Financial Services Commission (FSC) Mauritius

License No. **GB25204570** – Investment Dealer (Full Service Dealer, Excluding Underwriting)

Registered Address: 4th Floor, Docks 4, The Docks, Caudan, Port Louis, Mauritius

Support Email: support@upforex.com

Version: 9th July 2025, **Version:** V1



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Registered Address: 4th Floor, Docks 4, The Docks, Caudan, Port Louis, Mauritius
Support Email: support@upforex.com | Compliance Email: compliance@upforex.com
Support Contact: +971 52 609 0312 | *Version: 9th July 2025, Version: V1*

1. SCOPE

1.1 UP Global Markets Ltd (the “Company”) is required to establish, implement, and maintain an effective and transparent complaints handling policy and procedures for the prompt handling of Clients’ complaints.

1.2 This Complaints Handling Policy (the “Policy”) sets out the process adopted by the Company for the fair and prompt handling of queries, issues, and complaints received from its Clients and the process that Clients need to follow in order to submit a complaint.

1.3 The Policy is reviewed, and where necessary revised, on an annual basis or earlier as required.

2. INITIAL SUBMISSION

2.1 If you have any query or issue related to our Services, we recommend contacting our Customer Support team in the first instance. You can reach Support through official channels, including e-mail (support@upforex.com), live chat, or telephone.

2.2 Communication through unofficial or personal channels with Company employees will not be considered as a valid complaint submission.

2.3 We aim to resolve your query or issue immediately. If this is not possible, we commit to providing a resolution usually within 3–5 business days. If further time is required, a holding response will be issued in writing, explaining when you can expect a final reply.

2.4 If you are not satisfied with the initial response, you may escalate your complaint following the procedure in Section 3.

3. Escalation

3.1 Any Client not satisfied with the initial response may escalate the matter by sending full details of their complaint to: compliance@upforex.com.

3.2 Complaints must include accurate and complete information. The Company may request additional documents or clarifications. Incomplete or false complaints may be returned for correction.

3.3 Escalated complaints will be reviewed by the Compliance Department, which is independent of the departments initially involved, to ensure a fair evaluation.

3.4 Within two (2) working days of submission, the Company will acknowledge receipt and provide a reference number. A final response will usually be provided within ten (10) working days.

3.5 If further time is needed, the Client will be informed of the delay. In any case, a final response will be provided within twenty-one (21) working days, except in grossly complicated cases where this may extend up to ninety (90) business days.

3.6 The response from the Compliance Department shall be considered the **Final Response**, with no further internal escalation available.

3.7 The Final Response shall include:

- (a) Overview of the complaint.
- (b) Issues considered in the investigation.
- (c) Outcome of the investigation.
- (d) Any proposed remedy and timeframe.
- (e) The complainant's right to escalate to the Competent Authority if unsatisfied.

(f) Mauritius Financial Services Commission (FSC) Contact Details:

- **Telephone:** +230 404 7000
- **Email:** fscmauritius@intnet.mu
- **Postal Address:** Financial Services Commission, FSC House, 54 Cybercity, Ebene, Mauritius

4. GENERAL PROVISIONS

4.1 Complaints should be clear, concise, and include supporting details. Clients should state the resolution they seek.

4.2 The Company may request further documents (e.g., proof of identity, trading logs, or investor passwords) and full cooperation is required to complete the investigation.

4.3 Complaints should be submitted within a reasonable time from the incident. Delay may complicate the review.

4.4 A Response from the Company may be:

- (a) Acceptance of the complaint and remedy.
- (b) Goodwill remedy without admission of liability.
- (c) Rejection with an explanation.

4.5 Cases will be considered closed once a Response is issued, unless the Client provides additional evidence within a reasonable time.

4.6 Complaints must be lodged by the account holder. Authorized representatives (e.g., lawyers) may be accepted with written authorization.

4.7 Complaints will not be considered if:

- (a) The matter is already under legal proceedings.
- (b) The Client engages in spamming, hostile, or abusive behavior towards staff.
- (c) The submission contains offensive or obscene language.

4.8 The Company reserves the right to treat complaints as resolved if the Client does not respond within a reasonable timeframe.

4.9 Confidentiality will be maintained at all times.

4.10 Conflicts of interest will be identified and managed. Complaints will be reassigned if bias is identified.

5. Terms and Definitions

- **Complaint** – An expression of dissatisfaction regarding services or conduct of the Company where a response is expected.
- **Frivolous Complaint** – A complaint lacking serious purpose or value.
- **Vexatious Complaint** – A complaint pursued without merit, intended to cause inconvenience.
- **Grossly Complicated Complaint** – A case involving complex issues, multiple parties, or requiring significant time/resources.

ACKNOWLEDGMENT

This Policy should be read alongside the Client Agreement, General Terms and Conditions of Business, Bonus Terms, and Privacy Policy.