



**Client's  
Complaints  
Handling Principles**

In the unlikely event that our clients are dissatisfied with the services provided to them by FXLINK CO.,LTD., clients have the right to express their discontent in regard to the provided products and services, by submitting their complaint to FXLINK CO.,LTD. directly.

Our aim is to ensure your complaint is thoroughly investigated and that you receive a fair outcome with detailed explanations. Please see the following steps for submitting a complaint:

## **1. General provisions**

1. Investment firms must establish a well-functioning and transparent procedure for reasonable and expeditious settlement of complaints received from clients. An investment firm must systematically register the complaints received and the documents created in the course of their resolution in a form reproducible in writing as well as store them during the period provided by the law.
2. These procedural rules for processing client complaints (“Rules”) of FXLINK CO.,LTD. describe the procedure, terms and conditions of resolving complaints issued by a client who is in a contractual relationship with FXLINK CO.,LTD. (“Client”).
3. A complaint is any verbal or written expression of the client regarding dissatisfaction with the terms of service, behavior, or performance of obligations of FXLINK CO.,LTD.. Complaints may arise from, but are not limited to, the following circumstances:
  - a) FXLINK CO.,LTD. has failed to perform its contractual or statutory obligations or has done so incorrectly (failure to follow the rules of best performance, due diligence and/or the obligation of notification in receiving, performing or canceling transaction orders of the client, etc);
  - b) in the activities of FXLINK CO.,LTD., deficiencies appear in accounting, and/or storing the assets of the client;
  - c) wrong calculation of fees and/or expenses paid to FXLINK CO.,LTD. by the client.

## **2. Submitting a complaint**

1. A complaint must be submitted in a form of reproducible in writing by e-mail at [support@fxlinks.com](mailto:support@fxlinks.com). A complaint shall be resolved also if the client has sent the complaint to another e-mail address of FXLINK CO.,LTD. which is in active use and has been made publicly available to the client. Receiving and responding to complaints in another manner takes place only upon prior agreement with the client and only if it is reasonable and expedient, considering the circumstances.
2. The client should provide all of the following information in the complaint:
  - First name and surname;
  - Contact information;
  - Trading account identification number;

- Description of the circumstances and time of occurrence the complaint is based on;
- Identification numbers of relevant transaction orders and positions if necessary;
- If possible, documents or copies that would support the claim should be included.

2.3 FXLINK CO.,LTD. has the right to refrain from reviewing a complaint if the complaint:

- does not comply significantly with the format requirements;
- does not enable to identify the applicant's identity;
- does not include the basis for submitting a complaint.

Should the above occur FXLINK CO.,LTD. will naturally inform the client and request further information.

### **3. Additional payment details**

1. Before a complaint is registered, it will be checked whether the content of the application matches a complaint. E.g. if the application is a question by a client or potential client regarding FXLINK CO.,LTD.'s activities or products and services provided, then this is filed as an inquiry and there is no obligation to register such a letter.
2. Before appointing a processor who is responsible for resolving the complaint, the manager shall verify whether the person submitting the complaint can be identified, i.e. whether the person submitting the complaint has specified their first and last name, contact information and/or trading account number to the complaint.
3. The processor responsible for resolving the complaint shall verify whether the client has provided the information and documents necessary to resolve the matter. In doing so, the processor shall verify whether the description of circumstances providing the basis for the complaint and their time of occurrence have been specified with the necessary clarity. If necessary, the processor shall request for more details from the client in a form reproducible in writing or, upon agreement, in verbal form.
4. If the client has not replied to a request for more details by the processor within a reasonable time (14 days) and this prevents the processor from resolving the complaint, then the processor may decline to respond to the complaint. In this case, the client will be sent a written response, containing the reasons why FXLINK CO.,LTD. is unable to provide a response to and resolve the complaint.
5. FXLINK CO.,LTD. will notify the client of its receipt of the complaint to the client's registered e-mail address. The processor of the complaint may not be a person who the complaint is concerned with or who may be otherwise personally interested in the results of resolving the complaint. If the complaint is forwarded for processing to a person who may have a conflict of interest in the matter, then they must immediately notify the board and/or Compliance

Officer of FXLINK CO.,LTD. of such a situation, after which the board and/or the Compliance Officer will appoint a new processor to resolve the complaint.

6. FXLINK CO.,LTD. will try its best to resolve complaints as quickly as possible in 3 (three) business days. However, if we are unable to do so we will update you on the status of your complaint until the investigation has been completed.

7. If we are unable to resolve your complaint within 8 weeks of receiving it, we will contact you in writing to explain why are we not in a position to issue a final response. In such cases, we will also provide an indication of when we hope to be able to provide a final response about the investigation and resolution of the complaint.

#### **4. Erroneous or incorrect payment requests**

1. Resolving a complaint begins with the client or their authorized/legal representative filing a complaint and ends with FXLINK CO.,LTD. forwarding a final response to the contact information of the client or concluding a compromise agreement.

2. The processor shall use data of log files of FXLINK CO.,LTD. server(s) as the main source of information for resolving the complaint, taking into account all circumstances disclosed by the client. The processor may also use the office of the trader or the log files of the client's trading platform to resolve the complaint, with the consideration that these are evidence materials which support the data of log files from FXLINK CO.,LTD. servers.

3. Upon resolving the complaint, the processor shall be guided by the provisions of the client contract concluded with the client, its general terms and conditions, internal rules of FXLINK CO.,LTD., the law and relevant instructions established by supervisory authorities. Among other things, the processor shall take into account the principles of good faith, reason and mutual cooperation.

4. If necessary, the processor shall request for explanations regarding the circumstances of the complaint from FXLINK CO.,LTD. board and/or employees who may have information on circumstances specified in the complaint. Board members and/or employees of FXLINK CO.,LTD. must cooperate with the processor in every way to resolve the complaint and if necessary, they must provide explanations or documents in form and at the time specified by the processor.

#### **5. Responding**

1. Having previously determined all circumstances which are important for resolving the complaint and carried out the procedures necessary to resolve the complaint, the processor shall prepare a motivated response to the client. The response to the complaint must include a reasoned assessment of the circumstances forming the basis for submitting the complaint and the validity of the claim.

5.2. If necessary, the processor shall consult with the Legal and/or Compliance department of FXLINK CO.,LTD. before sending the response.

3. The processor must respond to (and if possible, resolve) the complaint of a client who is a natural person (or consumer, a person who is operating outside of their economic or professional activities) within 15 calendar days and the complaint of a client who is a legal person (i.e. a person operating in their economic or professional activities) within 30 calendar days from the complaint being received at FXLINK CO.,LTD.'s e-mail address.
4. If the complaint cannot be resolved during the specified terms due to its complexity or for other good reasons, then the processor must notify the client of this in writing, providing the reasons for extending the time of processing among other things and establish a new reasonable term for responding to the complaint.
5. The response provided to the complaint must be understandable, on time, precise and complete.
6. The response forwarded to the client must be in the official language of the country in which FXLINK CO.,LTD. operates, in which pre-contractual information is also provided to the client.