

## Complaints Handling Procedure

### 1. Introduction

Dupoin International (MU) Ltd (hereinafter referred to as the "Company") is a licensed Investment Dealer (Full Service Dealer, excluding Underwriting) regulated and authorised by the Financial Services Commission of Mauritius ("FSC Mauritius") under the Securities Act 2005 and the Financial Services Act 2007.

### 2. Scope of the Policy

This Complaints Handling Procedure (hereinafter referred to as the "Policy") establishes the framework and processes by which the Company receives, investigates, and resolves complaints submitted by clients and members of the public. It applies to all complaints directed at the Company, its employees, agents, and any services rendered in the capacity of a licensed Investment Dealer in Mauritius.

### 3. Our Service Commitment

3.1 We are dedicated to maintaining the highest standards of client service. We endeavour to respond to every enquiry and approach — whether from existing clients or members of the public — in a manner that is prompt, courteous, transparent, and professionally sound.

3.2 The Company acknowledges that, notwithstanding its best efforts, service deficiencies may occasionally occur. We regard such instances not merely as shortcomings, but as valuable opportunities to strengthen our processes, rectify any detriment experienced by our clients, and uphold our commitment to continuous service improvement.

3.3 In fulfilment of our regulatory obligations and our broader duty of care to clients, the Company has implemented a fair, effective, and transparent complaints handling procedure. We maintain comprehensive records of all complaints received and the remedial measures taken, in strict accordance with the Securities Act 2005, the Financial Services Act 2007, the FSC Mauritius's applicable guidelines, and any other relevant laws and regulations of Mauritius.

### 4. Grounds for Filing a Complaint

4.1 The Company will formally investigate any complaint, dispute, or grievance submitted to it in writing, in accordance with this Policy, where such complaint relates to one or more of the following grounds:

(a) Alleged Maladministration — where a client believes they have suffered an injustice as a result of an act or omission by the Company, including but not limited to:

(i) matters pertaining to the client's account(s) held with the Company, and/or any transactions, orders, or contracts executed, pending, or reflected therein; and/or

- (ii) the client's rights and entitlements as set out under the Company's Terms and Conditions, Client Agreement, Anti-Money Laundering and Counter-Financing of Terrorism Policy, Know your Client Policy, or any other policy made available to clients through the Company's trading platform or official website.
- (b) Denial or Restriction of Services — where a client's request for services to be provided in an alternative format or manner has not been accommodated or has been refused without adequate justification.
- (c) Denial of Access to Information — where a client has been denied access to information relating to their account(s), and/or any transactions, orders, or contracts executed or reflected therein, to which they are reasonably entitled.
- (d) Inadequate or Delayed Response — where a client is dissatisfied with the manner, quality, or timeliness of the Company's response to an enquiry or request.
- (e) Substandard Service Delivery — where a client is dissatisfied with the standard of services provided by the Company.

## 5. How to Submit a Complaint

5.1 Clients wishing to lodge a formal complaint are required to do so in writing by submitting their complaint via email at [clientcare@dupoin.com](mailto:clientcare@dupoin.com) along with all supporting information and documentation deemed relevant to the matter. All complaints shall be received, reviewed, and managed exclusively by our designated employees, who shall act in accordance with this Procedure at all times.

5.2 Upon receipt of a complaint, the designated employee shall promptly gather and assess all relevant evidence, documentation, and information necessary to conduct a thorough and impartial investigation.

To facilitate an efficient and fair resolution of the complaint, clients are encouraged to provide the following information where reasonably available:

- Client account number;
- Full name of the Client;
- Detailed description of the issue;
- Affected transaction number(s), order ID(s), or account reference(s), if applicable;
- Date and time when the issue occurred;
- Attachments of any documentation or other information that may assist in the resolution of the Complaint, if applicable.

5.3 Upon receipt of a complaint, the Company shall issue a written acknowledgement to the complainant within fourteen (14) Calendar Days. This acknowledgement shall confirm that the complaint has been duly received, that the necessary steps are being taken to address it, and shall provide an indicative timeframe for the Company's response.

## **6. How Your Complaints are Handled**

6.1 During the course of the investigation, and no later than thirty (30) calendar day period from the date of receipt of the complaint, the Company shall communicate to the complainant, in writing, a comprehensive update detailing the progress of the investigation, any activities undertaken or planned, preliminary findings, and — where applicable — any proposed offer of resolution or redress.

6.2 Where the investigation has been concluded within the said period, the Company's communication may also constitute its final response to the complaint.

6.3 The Company shall endeavour to issue a final written response to the complainant within thirty (30) calendar days from the date of receipt of the complaint, where reasonably practicable and subject to the complexity of the matter, applicable regulatory requirements and the availability of relevant information.

6.4 The Company acknowledges that certain complaints may, by reason of their complexity or the nature of the subject matter, require additional time for thorough investigation. In all such instances, the Company shall comply with the applicable regulatory requirements and shall ensure that the complainant is kept regularly and proactively informed of the status of their complaint and the steps being taken to resolve it, without undue delay.

6.5 In the event that the Company is unable to issue a final response within thirty (30) calendar days from the date of receipt of the complaint, the Company shall notify the complainant in writing, providing a clear explanation for the delay and indicating the anticipated date by which a final response is expected to be provided.

6.6 All complaints, disputes, and grievances between the client and the Company shall be addressed exclusively through this Complaints Handling Procedure. By engaging with the Company's services, clients acknowledge and agree that the Company is entitled to manage and resolve all such matters in accordance with the terms of this Policy.

## **7. Complaints Monitoring and Record-Keeping**

7.1 The Company maintains comprehensive records of all complaints received, including the details of each complaint, the steps taken during the investigation, and the outcome of the resolution process. In addition, the Company maintains internal complaints register in which all relevant information and the ongoing progress of each complaint is systematically recorded and monitored. Such records shall be retained for a minimum of seven years in accordance with the requirements of the Financial Service Commission and applicable laws and regulations of Mauritius.

## **8. Recovery of Outstanding Debts**

8.1 For the avoidance of doubt, this Complaints Handling Procedure does not apply to, nor shall it restrict or delay, the Company's right to recover any amounts owed to it by a client.

## **9. Interim and Injunctive Relief**

9.1 Nothing contained in this Procedure shall be construed as preventing or restricting either party from seeking interim or injunctive relief from a court of competent jurisdiction where circumstances so warrant.

9.2 Both parties acknowledge and agree that certain breaches of the terms governing their relationship may give rise to irreparable harm for which monetary compensation alone may be insufficient. Accordingly, either party reserves the right to seek injunctive or other equitable relief through appropriate legal proceedings, without prejudice against any other rights or remedies available to them at law or in equity.