

1.0. Introduction

Oneprime Ltd with the trade name ('Tredero') is a company registered in Mauritius, with Principal and Registered Office at King George VI Avenue, Floreal, Mauritius (hereinafter 'the Company'). The Company is authorized and regulated by the Mauritius Financial Services Commission ('FSC') with license number GB20025316.

This Policy regulates effective, clear and fast handling of complaints and disputes submitted to the Company in relation to the performance and procedures of the Company.

The Company maintains Records of Complaints and a structured dispute resolution process. The Company has develop and put into practice an independent and objective complaints and dispute resolution system that includes:

- a. A written Policy that sets out how complaints and disputes will be handled, including:
 - i. How to lodge a complaint or dispute regarding the company's actions or decisions;
 - ii. Time frames for decisions regarding complaints;
 - iii. Information to be provided to complainants;
 - iv. Options available when a complaint or dispute is not resolved
- b. Effective communication of the company's Complaint Handling and Dispute Resolution Policy to clients
- c. A complaints register that records details of complaints and disputes and their progress;
- d. Referral arrangements to external dispute resolution resources for disputes that cannot be resolved through the internal resources of the company

1.1. Definitions

A. Client

- i. Any person that is registered with the Company.

B. Complaint:

- i. Complaints are defined as specific requests or claims related to the performance, services or products of the Company, which objects the performance or expresses negligence of the Company and lodges a relevant, specific and clear demand.
- ii. Asking an opinion or position about any specific case or requesting general information about the operation and services of the Company shall not constitute a complaint.
- iii. An official complaint is only received by e-mail at complaints@tredero.co.

C. Complainant:

- i. The Complainant could be a natural or legal person, a company without legal entity or other organization that requires services of the Company or the addressee of information or offer related to the service.
- ii. A person who lodges an official complaint through e-mail to complaints@tredero.co.
- iii. When the complaint is submitted by a representative or other duly authorized person, the Company will investigate the legal basis of the submission, which must be presented by the Complainant in a format required by law. If no authorization is available, the Company will approach the Complainant directly in order to accelerate the procedure.

D. Dispute Resolution

Dispute resolution refers to the processes by which disputes are brought to an end. This can occur through:

- i. A negotiated outcome, where the parties concerned sort out things themselves;
- ii. A mediated outcome, where the parties use the services of an independent mediator to help them arrive at their own agreement; or
- iii. An arbitrated or adjudicated outcome, where an independent arbitrator or court determines how the dispute is to be resolved and makes a binding decision or order to this effect

E. Support Issue

- i. Any issue that was made known to the company through customer support.
- ii. Any issue that did not arrive through email to complaints@tredero.co.

1.2. Submitting a Complaint

The Complainant, if possible, should report the event or the date of the occasion subject of the complaint to the Company as soon as possible. This is necessary to enable the Company to

investigate the complaint as efficiently as possible.

A complaint will only be considered as being official, if the complainant sends the complaint by e-mail to: complaints@tredero.co.

1.3. Registration of Complaints

The Company shall register all complaints received at complaints@tredero.co until they are dealt with. This register shall record at least the following information:

- i. description of the complaint,
- ii. description of the event or fact subject of the complaint,
- iii. date of submitting the complaint,
- iv. measures implemented to settle or solve the complaint,
- v. in case of rejection, the reasoning of the rejection,
- vi. deadline of managing the complaint

- vii. name of the person responsible for the execution,
- viii. date of responding to the complaint.

The Company pays special attention to avoid collection of data about the client with the exception of recording data aimed to settle a complaint. All personal particulars obtained in relation to managing the complaint shall be deleted from records or made unsuitable for identification. The Company manages complaints within a transparent system; they could be traced and administered in each and every stage of the procedure.

The Company records all telephone conversations between the Customer Service and the client regarding any support issues and keeps the voice record for the period of one year. The client shall be informed about this at the beginning of the conversation. The Company shall make this record available for listening to the client.

1.4. Managing Complaints

The Company manages all complaints and Complainants equally, without any discrimination, in harmony with the procedure regulated by this Policy.

1.5. Response to Complaints

The Company will issue a unique Reference Number for each official complaint and will communicate this via email with the respective client(s) within seven (7) business days. The Company follows the outlined procedures to ensure that complaints are resolved within a period of thirty (30) business days. This response, including the reasoning, is always mailed to the Complainant. Some Complaints can be resolved more quickly depending on the facts and the nature of the Complaint. If the Complaint is more complex and takes longer than thirty (30) business days to resolve, we will communicate the reasons for the delay. The complainant, if needed, will be requested to provide additional information for further investigation of the complaint. In this case it is requested to respond at earliest convenience.

1.6. Monitoring of Complaints

After settling the procedure, the Company shall preserve every written or electronic document related to complaints for a period of 7 years. The Company shall be entitled to prepare statistics and reports about complaints, which will be aimed to improve the efficiency of administering complaints.

1.7. Settlement of Disputes

When disputes between the Company and the Complainant cannot be settled by the official procedure, regulations of chapter "Settlement of Disputes" of the Company Rules and Regulations shall be applicable. When the complaint is rejected, the Complainant may lodge an appeal at the Financial Services Commission (Mauritius).

<i>For internal use only:</i>		
Complaint Received By:		
Acknowledgement sent to Client:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Informed Client of initial action:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Final response provided to Client:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Holding response provided to Client:	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
Signature of Compliance Officer	Date:	