

Complaints Handling Procedure

1. Introduction

PBXMarkets (“the Company”, “we” or “us”) is committed to maintaining the highest standards of service and professionalism in all its dealings. In line with applicable regulatory requirements, the Company has established this Complaints Handling Procedure to ensure that all complaints are managed fairly, transparently, and in a timely manner.

While we strive to deliver excellent service, we recognize that there may be occasions when clients are dissatisfied. We acknowledge the right of clients to have any expression of dissatisfaction addressed courteously, professionally, and efficiently.

2. Definition of a Complaint

A complaint is any expression of dissatisfaction submitted by a client regarding the provision of a financial or other service by the Company, which may include allegations that:

- The Company has failed to comply with applicable regulations or internal policies, resulting in, or likely to result in, financial or other prejudice;
- The Company has acted negligently or improperly in providing a service, causing or likely to cause financial or other harm;
- The complainant has been treated unfairly.

3. Submitting a Complaint

Clients who wish to submit a complaint should complete the Company’s Complaint Form and send it via email to support@pbxmarkets.com. The complaint should include:

- Full name, identification or registration number, and contact details of the complainant;
- Full name, identification or registration number, and contact details of the client (if different from the complainant);
- Proof of authority to act on behalf of the client, if applicable;
- Specific details of the complaint, including relevant facts, dates, and supporting documentation;
- Any other information necessary for the Company to investigate the matter thoroughly.

For general inquiries or issues that may be resolved without formal escalation, clients are encouraged to contact our Customer Services team at support@pbxmarkets.com. Many issues can be resolved quickly at this level.

4. Acknowledgment of Complaints

All complaints will be logged in the Company's Complaints Register on the day they are received. Written acknowledgment will be sent to the complainant within five (5) business days.

Upon receipt, the complaint will be forwarded to a dedicated complaints team or an appropriately trained staff member for assessment and resolution. Where necessary, complaints may be escalated to the Compliance Officer or relevant management for additional review or intervention.

5. Complaint Handling and Investigation

The appointed staff will investigate the complaint promptly, ensuring:

- Proper consideration is given to all facts and supporting evidence;
- Management oversight and controls are applied throughout the process;
- The complainant is kept informed of progress and any additional information required.

The Company aims to provide a final response within forty (40) business days of receipt. During the investigation, a representative may contact the complainant by email or phone for clarification or further information. Timely cooperation from the complainant is essential for an effective and prompt resolution.

If the investigation cannot be completed within the standard timeframe due to complexity, the Company will issue a written holding response explaining the reasons for the delay and providing an updated expected timeframe. A final response will then be provided within one (1) month of the holding response, subject to the complainant's cooperation.

If a complainant does not respond to requests for additional information within three (3) months, the Company reserves the right to consider the complaint closed.

6. Outcome and Resolution

The outcome of the complaint will be communicated in writing and will include the Company's findings and any remedial action, redress, or compensation offered, if applicable.

Use of this Complaints Procedure does not affect your right to seek legal remedies.