



# COMPLAINT HANDLING POLICY AND PROCEDURES



## A. POLICY OBJECTIVE

Kira Markets Limited ("the Company") values feedback and complaints from its clients as an opportunity to improve and deliver better customer service.

This policy ensures that all complaints are **handled promptly, professionally, and fairly**, and that clients' concerns are taken seriously. The Company is committed to:

- Consistent, confidential, and transparent complaint handling.
- Resolving complaints **as quickly as possible**.
- Treating all clients making complaints with **professionalism and respect**.

## B. RECEIVING AND RECORDING COMPLAINTS

To facilitate effective complaint handling, Kira Markets has created a dedicated email account for receiving complaints: [escalationsc@kirafinancial.com](mailto:escalationsc@kirafinancial.com)

### B.1 COMPLAINT HANDLING PROCEDURE:

- **Clients** are encouraged to send complaints directly to the designated complaint email account.
- If staff members receive a complaint **directly**, they must **immediately forward** the complaint to the designated email account on the **same day**.
- The **Complaint Handling Officer** will acknowledge receipt of the complaint as soon as it is received.

### B.2 RECORDING COMPLAINTS:

- All complaints, actions taken, and communications with clients will be **recorded and securely stored** in both physical and cloud storage.
- Complaint records will be **monitored for trends** to identify recurring issues and implement necessary improvements.
- Complaint records will be made available for inspection by the **Board of Directors**.

## C. RESPONDING TO COMPLAINTS

All clients making complaints will be treated with **courtesy, professionalism, and respect**. Where possible, complaints will be **resolved on the spot**. If immediate resolution is not possible, the Complaint Handling Officer will ensure the complaint is handled efficiently and communicate the next steps clearly to the client.



## D. ESCALATION OF COMPLAINTS

If a Complaint Handling Officer cannot resolve a complaint within the given timeframe, the issue will be **escalated** to the:

- Senior Manager
- Manager
- Trust Officer

The client will be informed of the escalation and provided with a **revised timeframe** for resolution.

## E. KEEPING CLIENTS INFORMED

**Kira Markets** will strive to resolve all complaints within **seven (7) working days**. Clients will:

- Receive an **approximate resolution timeframe** when their complaint is acknowledged.
- Be kept updated on the **progress** of their complaint, especially in cases of delays or changes to the initial timeframe.
- Be notified of any **changes to services** resulting from their complaint.

Where appropriate, clients whose complaints have been resolved may be contacted at a later date to assess their **satisfaction** with how the complaint was handled.

## F. REVIEW OF COMPLAINT HANDLING POLICY AND PROCEDURES

**Kira Markets** is committed to continuously improving this policy. It will be **reviewed regularly** (at least every **six months**) for effectiveness and updated where necessary.

## G. COMMITMENT TO POLICY

This Complaint Handling Policy and Procedures is endorsed by management. **Kira Markets Limited** ensures that:

- All employees are made aware of this policy.
- The policy is clearly communicated and accessible to clients.