ARENA

Complaints Handling Manual

AR Markets Limited

Incorporated in Autonomous Island of Anjouan, Union of Comoros
Company Number: 15674
Register Address: Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

1. INTRODUCTION

This manual outlines the official complaints handling policy and procedures adopted by AR Markets Limited ("the Company," "we," or "our"), which is authorized by the Anjouan Offshore Finance Authority (AOFA) to conduct all types of brokerage activities, with license number L 15674/ARM.
The Company is committed to treating all client complaints seriously and resolving them promptly, fairly, and in accordance with applicable regulatory standards. This document is intended to inform clients of their rights, how complaints are handled, and what avenues are available if they remain dissatisfied.

2. DEFINITIONS

- **Client:** Any natural or legal person receiving or intending to receive financial or related services from the Company.
- **Complaint:** Any formal expression of dissatisfaction by a client concerning the Company's financial services, advice, conduct of employees, operational procedures, or business practices.
- **Complainant:** A client (natural or legal person) who has submitted a written complaint to the Company for resolution.
- **Client Query:** A general request for information, clarification, or operational support from a client, which does not express dissatisfaction and does not constitute a complaint under this policy.

3. COMPLAINTS POLICY

AR Markets Limited undertakes to:

- Maintain an internal complaints handling system that is efficient, documented, and auditable;
- Provide transparent access to complaints procedures via email and website;
- Treat all complaints with impartiality and fairness to both the complainant and Company staff;
- Ensure confidentiality throughout the complaint-handling process;

- Respond to complaints within defined timeframes;
- Provide appropriate training to all staff involved in handling client complaints;
- Ensure that complaints are used as an opportunity for continuous improvement in service delivery.

4. PROCEDURE FOR LODGING A COMPLAINT

Clients who wish to submit a complaint must do so in writing and include the following information:

Required Complaint Information:

- Full name and contact details of the complainant;
- Account number (if applicable);
- Detailed description of the issue, including relevant dates and names of staff (if known);
- Copies of relevant supporting documents (e.g., account statements, correspondence);
- Expected outcome or desired resolution.

How to Submit a Complaint:

All formal complaints must be submitted via email to:
complaints@arfx.com

5. INTERNAL COMPLAINT HANDLING PROCESS

Once a complaint is received, the following internal procedures will be followed:

Step	Action	Timeline
1	Complaint Acknowledgment	Within 5 business days
2	Internal Investigation Initiated	Within 2 business days after acknowledgment
3	Review by Compliance Officer or Designated Officer	Case-specific
4	Interim Status Update	If no resolution by 4 weeks, update must be issued
5	Final Written Response	Within 6 weeks of receipt of the complaint

All complaints will be assigned a unique complaint reference number and logged in our Complaints Register for tracking and regulatory purposes.

ARENA

6. UNSATISFIED COMPLAINTS – ESCALATION TO REGULATOR

If the complainant is not satisfied with the outcome, or if six (6) weeks have passed without a resolution, the client may escalate the matter to the relevant regulatory authority:
The complainant must escalate the matter within 6 months of the Company's final response.

7. CLIENT LEGAL RIGHTS

This complaints procedure does not limit your right to pursue remedies through legal action or alternative dispute resolution forums. Clients may consult with legal counsel to evaluate all available options.

8. POLICY REVIEW

This policy is subject to annual review by the Compliance Officer or upon material changes to the Company's operations, services, or applicable regulations. The latest version will always be available on our official website.

9. COMPLAINTS FLOWCHART

Here is a visual summary of the complaint handling steps:

- Complaint Submitted
- Acknowledgment Sent (within 5 business days)
- Investigation Begins
- Interim Update (if unresolved after 4 weeks)
- Final Response (within 6 weeks)
- If unsatisfied, legal avenues

10. CONTACT INFORMATION

For complaint-related matters, please use the following:
AR Markets Limited

Email: complaints@arfx.com

Website: www.arfx.com