## 24 G TWENTY FOUR GOLD DMCC COMPLAINTS HANDLING PROCEDURE

We, 24 Gold DMCC, have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

We try our best to ensure that our clients are always provided with the best experience and service possible. However, we understand that sometimes issues occur which require attention or investigation. Below you can find a summary of 24 Gold DMCC Complaint Procedure which may be of use to you in the event of an issue or complaint you wish to pursue.

### **Client Queries**

If you have a query regarding your account or your dealings with 24 Gold DMCC in general you should notify the Client Services department.

Emailing: complaints@24gold.com

**Telephoning:** 00971 4 276 6499

#### Writing to:

Unit No: AG-11-J, AG Tower Plot No: JLT-PH1-I1A Jumeirah Lakes Towers, Dubai United Arab Emirates P.O Box: 385160

You should raise complaints or disputes as soon as you become aware of them, and within three (3) days of the date of the relevant trade or matter.

Most queries can be resolved immediately or within 24 hours but if your issue requires further investigation, we will give you at least an initial response within 5 business days.

### Submitting your Complaint

If you are not satisfied with our response or wish to raise the matter formally, you may submit your complaint in writing and addressed to the Compliance Officer of 24 Gold DMCC who is authorized to handle and investigate complaints that may be submitted to him/her from our Clients.

You may submit your complaint in any of the following ways:

- By sending through post or delivery in person your Complaints letter at the following address: Unit No: AG-11-J, AG Tower Plot No: JLT-PH1-I1A Jumeirah Lakes Towers, Dubai United Arab Emirates P.O Box: 385160
- By submitting the Complaints electronically at the following email addresses: <u>complaints@24gold.com</u>

Company is registered and licensed as a free zone company under the rules and regulations of DMCCA

Jumeirah Lakes Towers (JLT), Silver Tower (AG) Unit No.: 11 J, P.O. Box 385160 Dubai, United Arab Emirates Tel: +971 4 276 6499 Email: info@24gold.com www.24gold.com 24G/CHP/2021/000

# $24_{G}$ TWENTY FOUR GOLD DMCC

### Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint.

### Handling your Complaint

Once we acknowledge receipt of your complaint, we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

We shall make an effort to investigate your complaint properly through our Compliance Department and give you a reply within 30 calendar days from the date you have submitted your complaint to us, setting out how the problem will be dealt with; all necessary evidence and documents will be reviewed, interviews with relevant employees will be undertaken and relevant guidance from top management, will be considered.

During the investigation process, we will keep you updated of the handling process of your complaint. In conducting the investigation, the Compliance Department may contact you or your authorized representative to request additional information which may be required to resolve the complaint. We will require your full cooperation to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation, and we cannot resolve within 30 days, we will issue a holding response in writing indicating the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than 30 calendar days from the issuing of the holding response, depending on the complexity of the case and your cooperation.

### **Final Decision**

Once our investigations are complete, you will be provided with our substantive response to your complaint. Our substantive response letter will provide an outline to your complaint with an explanation of our position on the complaint and the reason for this decision and any remedy measures we intend to take (if applicable). This final response will be issued within 30 calendar days from receipt of the complaint, but it is unusual for investigations to take this long and, in normal circumstances, we are able to respond within 1 week.

We will consider your complaint as closed when (i) you have indicated in writing that you accept our final response or offer, as the case may be; or (ii) you fail to respond to our correspondence within 30 calendar days from the date of our written response.

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint's procedures referred to above.

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