OFFICIAL PUBLIC POLICY

Complaints Handling Policy

Document information	Details
Status	OFFICIAL PUBLIC POLICY
Effective date	25 August 2026
Version	1.0
Legal entity	Ergenso Ltd
Registration and licence	Company No. HV00726497 | Mwali Licence No. BFX2026056

This document is issued by Ergenso Ltd and applies from the effective date above. Where it refers to the Client Portal, a Current Schedule or a product-specific disclosure, the version provided for the relevant account, product and jurisdiction applies.

P.1 How to complain

Submit a complaint through the authenticated Client Portal, the complaint form or the current contact channel shown on the website. Identify the account, issue, date, disputed transaction or communication, desired resolution and supporting evidence. A complaint is handled as a complaint even if the word complaint is not used.

P.2 Process

- Record and acknowledge the complaint promptly.
- Assign an investigator who is sufficiently independent from the conduct complained of.
- Preserve calls, messages, trade, payment, advice, access and decision records.
- Assess facts, contract terms, law, fairness, root cause and whether other clients may be affected.
- Provide a clear written outcome and any redress or corrective action.

P.3 Timing

Ergenso aims to issue a final response within 30 calendar days after receiving a complete complaint, unless the Jurisdiction Schedule requires a shorter period or the matter is unusually complex. If more time is lawfully required, Ergenso will provide a status update and reason where it can do so.

P.4 External escalation

A final response will identify any regulator, ombudsman, dispute body or court available to that client and any deadline, but only where the contracting entity and client are actually eligible. The absence of a named external body does not prevent a client from obtaining independent legal advice or using a competent court.

P.5 No retaliation and systemic review

A genuine complaint will not cause retaliation. Ergenso may restrict an account only for a separate legal, security, financial-crime or risk reason. Complaint trends, withdrawal delays, advice outcomes, slippage, staff conduct and provider failures should be reported to management and corrected.