



**ZERO**

**Customer Complaint Reporting Process**

**Last Updated on: July 2025**

Zero Financial Ltd, is an Investment Dealer (Full-Service Dealer, excluding Underwriting) regulated by the Financial Services Commission (FSC) of Mauritius. This policy outlines the procedures for the effective, clear, and prompt handling of complaints and disputes relating to the performance and operations of the Company.

## **1. Introduction**

Zero Financial Ltd (“the Company”) is committed to providing high-quality services to its clients. If a client is dissatisfied with any aspect of the service received, the Company has implemented a comprehensive Complaints Resolution System designed to address such concerns fairly, respectfully, and within reasonable timeframes.

## **2. What is a Complaint?**

A complaint is defined as a formal expression of dissatisfaction by a client regarding a product, service, process, or interaction with the Company, where the client reasonably believes that the Company has failed to meet its contractual, regulatory, or professional obligations. A valid complaint requires a response or corrective action and must be based on objective, verifiable facts rather than personal opinion or dissatisfaction with expected outcomes.

A complaint may relate to, but is not limited to:

- Alleged breaches of the Company’s terms of service, policies, or regulatory obligations
- Operational or administrative errors
- Miscommunication or lack of transparency in client dealings
- Concerns regarding the conduct of staff or representatives
- Unreasonable delays in service delivery or transactional processing

Please note the following important considerations:

- The fact that a client has incurred a financial loss, experienced an unfavourable market outcome, or disagrees with the results of a trade or investment decision does not, in itself, constitute a valid complaint, unless accompanied by clear and objective evidence of wrongdoing, system malfunction, error, negligence, or failure on the part of the Company.
- All complaints must be substantiated with relevant information, including dates, events, transaction references, and supporting documentation. General statements, subjective opinions, speculative claims, or emotional expressions—without factual basis—may be deemed inadmissible.
- The Company will not entertain complaints that are frivolous, abusive, misleading, or made in bad faith. Any submissions deemed to fall within this category may be disregarded and, where appropriate, reported to the relevant regulatory or enforcement authorities.
- Clients are reminded that trading and investment activities inherently involve risk, including the potential for partial or total loss of capital. These risks are fully disclosed in the Company’s risk disclosure documentation, which forms part of the client agreement. Clients are responsible for their own trading decisions and strategies.

## **3. How to Make a Complaint**

Clients wishing to lodge a complaint may do so by contacting the Company via email at [complaint@zeromarkets.com](mailto:complaint@zeromarkets.com).

To ensure proper assessment and timely resolution, please include the following information when submitting your complaint:

- Subject Line: Clearly state "*Complaint by [Your Full Name]*" to allow for appropriate categorisation and tracking.
- Your Full Legal Name: As registered with the Company.
- Up-to-Date Contact Information: This must include your telephone number with country code, and a valid email address through which you can be contacted regarding the complaint.
- A Clear and Detailed Description of the Complaint:
  - Provide a factual and chronological account of the issue, including relevant dates, transactions, communications, and individuals involved.
  - Clearly state what aspect of the Company's service, conduct, or decision you are dissatisfied with, and why.
  - Specify the outcome you are seeking (e.g. clarification, rectification, reimbursement).
  - Please note that subjective impressions, general dissatisfaction, or speculative claims, in the absence of verifiable supporting information, may not qualify as a valid complaint under this policy.
- Supporting Documentation and Evidence:
  - Attach any relevant materials such as account statements, screenshots, emails, contracts, or correspondence that substantiate your claim.
  - Where applicable, clearly mark or reference the part of the document supporting your position.
- Language Requirement:
  - All complaints and accompanying documentation must be submitted in **English**. Submissions in other languages may be rejected or delayed.

**Important:**

*Complaints that are incomplete, vague, or lack supporting evidence may be deemed inadmissible and may not be processed until sufficient details are provided.*

Complaints must follow the prescribed format. Skipping procedural steps or failing to provide adequate information may delay or invalidate the handling process.

#### **4. What Happens Next?**

- You will receive an acknowledgment of your complaint within 5 working days.
- We aim to provide a comprehensive response within 21 working days. If more time is needed, we will inform you of the reason and expected timeline.
- The Company strives to resolve complaints within a maximum of 30 working days wherever feasible.

#### **5. Disclaimer**

If, after a full investigation, the Company finds no evidence of wrongdoing, error, or failure, we will inform you accordingly and consider the matter closed. Clients are reminded that trading and investment activities inherently involve financial risk, including the possibility of loss. These risks are fully disclosed in the Company's risk disclosure statements and client agreement, which all clients acknowledge and accept before engaging in any trading activity. The Company shall not be held liable for losses arising from market volatility, individual trading decisions, or strategy execution, unless it is

clearly established that such losses were due to the Company's fault, negligence, or failure to act in accordance with its regulatory duties.

## **6. If You're Not Satisfied**

- If you are not satisfied with the proposed resolution, you may request an internal escalation.
- Your case will then be reviewed by the Company's management in an equitable, objective, and unbiased manner.
- If the matter remains unresolved to your satisfaction, you may escalate your complaint to the Financial Services Commission (FSC) of Mauritius. More information is available on the FSC website: <https://www.fscmauritius.org/en/consumer-protection/complaints-handling>.

## **7. Complaints Register**

The Company maintains a Complaints Register to log all received complaints, including:

- Date received
- Acknowledgment date
- Nature of the complaint
- Actions taken and outcomes

## **8. Standards for handling complaints**

The Company is committed to ensuring that all complaints are managed in a manner consistent with principles of fairness, transparency, and regulatory compliance. Accordingly, the following standards shall apply:

- (a) All complaints shall be reviewed and addressed with due diligence and appropriate attention, taking into account the nature, complexity, and seriousness of the matter raised.
- (b) The Company shall ensure that all complaints are handled with strict confidentiality, in accordance with applicable data protection laws and internal policies. Information shall only be disclosed to individuals directly involved in the investigation and resolution process, or as required by law or regulation.
- (c) Complaints shall be handled in a timely and efficient manner, and the Company shall take all reasonable steps to ensure that investigations and responses are completed within the prescribed timeframes set out in this policy or as may be required by the relevant regulatory authority.

## **9. Confidentiality**

All complaints received will be dealt with confidentially and in accordance with the requirements of the Data Protection Act 2017.

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