

# Complaints Handling Procedure

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## Trading Risk disclosure

This document forms part of the agreement between you and Earnex LLC and should be read in conjunction with our General Terms of Use for clients (the "General Terms"). Any defined terms used in these additional terms shall have the meaning given to them in the General Terms. Earnex LLC ("Earnex (SVG)") a company registered in Saint Vincent and Grenadines under Company Registration No. 1949 LLC 2022 and registered by the Financial Services Authority with its registered address at Suite 305, Griffith Corporate Center, PO Box 1510, Beachmont Kingstown, St Vincent & the Grenadines.

# Complaints Handling Procedure

## 1. Introduction

- 1.1 This Complaints Handling Procedure ("Policy") is established by Earnex LLC ("Company") to ensure the effective, transparent, and prompt handling of complaints received from clients.
- 1.2 This Policy adheres to the guidelines set forth by the Financial Services Authority (FSA) of St. Vincent and the Grenadines, ensuring compliance with regulatory standards.

## 2. Definition of a Complaint

- 2.1 A complaint is defined as an expression of dissatisfaction by a client regarding the provision of investment and/or ancillary services provided by the Company.
- 2.2 Complaints may pertain to issues such as:
  - Perceived breaches of regulatory obligations.
  - Operational errors or delays.
  - Alleged misconduct or unfair treatment.

## 3. Submission of Complaints

- 3.1 Clients may submit complaints via email to: [complaints@earnexprime.com](mailto:complaints@earnexprime.com)
- 3.2 Complaints must include:
  - Client's full name.
  - Account number.
  - Relevant transaction details (if applicable).
  - Date and time of the issue.
  - Detailed description of the matter.
  - Desired resolution or outcome.
- 3.3 Complaints must be submitted from the client's registered email address to ensure authenticity.

## 4. Acknowledgment of Complaints

- 4.1 The Company shall acknowledge receipt of the complaint in writing within five (5) business days, providing the name and job title of the individual handling the complaint.

## 5. Investigation and Resolution

- 5.1 The Company shall investigate complaints competently, diligently, and impartially, obtaining additional information as necessary.
- 5.2 The Company shall assess the complaint fairly, consistently, and promptly, considering all relevant factors.

- 5.3 If the complaint is upheld, the Company shall offer appropriate redress or remedial action and explain its assessment, decision, and any offer of remedial action or redress to the complainant promptly.
- 5.4 The Company shall comply promptly with any offer of remedial action or redress accepted by the complainant.

## 6. Timeframes

- 6.1 If a complaint is resolved within seventy-two (72) hours, a Summary Resolution Letter shall be issued to the complainant, confirming the closure of the complaint, any redress offered, and the complainant's right to refer the matter to an external body if not satisfied.
- 6.2 If a complaint is not resolved within four (4) weeks of receipt, the Company shall send a holding response to the complainant, explaining why it is not yet in a position to resolve the complaint and indicating when further contact will be made (which must be within eight (8) weeks of receipt of the complaint).
- 6.3 A final response must be made within eight (8) weeks of receiving the complaint.

## 7. Record-Keeping and Reporting

- 7.1 The Company shall maintain a record of each complaint received, including:
  - Date of receipt.
  - Details of the complainant.
  - Nature of the complaint.
  - Steps taken to resolve the complaint.
  - Outcome and date of resolution.
- 7.2 These records shall be retained for a minimum of five (5) years and made available to the FSA upon request.
- 7.3 The Company shall analyze complaints data periodically to identify and address any recurring or systemic issues.

## 8. Confidentiality

- 8.1 All complaints shall be treated as confidential information.
- 8.2 Information related to complaints shall only be disclosed to individuals directly involved in the investigation and resolution process, unless required by law or regulatory authorities.

## 9. External Escalation

- 9.1 If a complainant is dissatisfied with the Company's final response, they may escalate the complaint to the Financial Services Authority (FSA) of St. Vincent and the Grenadines.
- 9.2 Complaints to the FSA must be submitted in writing and include:
  - Name of the regulated entity and/or person against whom the complaint is filed.
  - Complete details of the complaint, including reasons for disagreement with the Company's position.
  - Copies of all relevant correspondence or documents.
  - Complainant's full name, mailing address, and contact information.FSASVG

### 9.3 Contact details for the FSA:

- Address: The Executive Director, Financial Services Authority, P.O. Box 356, Kingstown, St. Vincent & the Grenadines
- Telephone: +1 784 456 2577
- Email: [info@svgfsa.co](mailto:info@svgfsa.co)

## 10. Amendments

- 10.1 The Company reserves the right to amend this Policy from time to time. In the event of material changes, clients will be informed by the publication of an updated version of this Policy on the Company's website.
- 10.2 The latest version of the Complaints Handling Procedure will be available at [www.earnexprime.com](http://www.earnexprime.com).

## 11. Effective Date

- 11.1 This Policy updates and replaces any prior Complaints Handling Procedure as of 16th May 2025.

