Complaints Handling Procedure

1. Introduction and Regulatory Framework

This Complaints Handling Procedure establishes the formal, regulatory framework by which NFXTrade ("the Company", "we", or "us") manages and adjudicates client disputes. The Company is committed to maintaining the highest standards of service and professionalism in all its dealings. Operating under the regulatory oversight of the Anjouan Offshore Finance Authority (AOFA) within the Union of the Comoros, the Company has implemented this procedure to ensure that all formal complaints are managed fairly, transparently, and in a strictly timely manner. While we continuously strive to deliver excellent service, we formally acknowledge the right of clients to have any expression of dissatisfaction addressed courteously, professionally, and efficiently.

2. Legal Definition of a Formal Complaint

A complaint is strictly defined as an expression of dissatisfaction submitted by a client regarding the provision of a financial or other service by the Company. Valid formal complaints are exclusively limited to allegations that:

- The Company has materially failed to comply with applicable regulations or internal policies, resulting in, or likely to result in, direct financial or other prejudice to the client.
- The Company has acted negligently or improperly in providing a contracted service, directly causing or likely to cause tangible financial harm.
- The complainant has been treated unfairly in direct violation of the Client Agreement.

3. Submission Protocols and Evidentiary Requirements

Clients electing to escalate a dispute to a formal complaint must exclusively utilize the official Company Complaint Form and submit it via email to support@nfxtrade.com. To be registered for formal investigation, the submission must mandatorily include:

- The full legal name, identification or registration number, and verified contact details of the complainant.
- The full legal name, identification, and contact details of the client (if the complainant is acting as a legal proxy).
- Legally binding proof of authority (e.g., Power of Attorney) to act on behalf of the client, if applicable.

- Highly specific details of the complaint, including a chronological account of relevant facts, precise dates, and all material supporting documentation (e.g., platform screenshots, chat logs).
- Any other technical or financial information deemed necessary for the Company to thoroughly investigate the matter.
- For general inquiries, operational friction, or minor issues that may be resolved without formal escalation, clients are strongly encouraged to contact our Customer Services team at support@nfxtrade.com first, as many issues can be resolved rapidly at this tier.

4. Acknowledgment and Internal Escalation

- All validly submitted complaints will be officially logged in the Company's Complaints Register on the exact day they are received.
- A written acknowledgment of receipt will be transmitted to the complainant within five (5) business days.
- Upon receipt, the grievance will be immediately forwarded to a dedicated complaints team or an appropriately trained compliance staff member for triage, assessment, and resolution.
- Where necessary, severe complaints may be unilaterally escalated to the Chief Compliance Officer or relevant executive management for additional review, risk assessment, or intervention.

5. Investigation Framework and Timelines The appointed compliance staff will investigate the complaint promptly and rigorously, ensuring that:

- Proper, unbiased consideration is given to all submitted facts and verifiable supporting evidence.
- Strict management oversight and internal compliance controls are applied throughout the entirety of the investigative process.
- The complainant is kept adequately informed of the investigation's progress and notified of any additional evidentiary requirements.
- The Company endeavors to provide a definitive final response within forty (40) business days of the initial receipt of the complaint.
- During the active investigation, a compliance representative may contact the complainant by email or phone for factual clarification. Timely, good-faith cooperation from the complainant is an absolute prerequisite for an effective and prompt resolution.

- If the internal investigation cannot be concluded within the standard forty-day timeframe due to systemic complexity, third-party dependency, or liquidity provider audits, the Company will issue a formal written holding response. This response will explain the reasons for the delay and provide an updated expected timeframe for resolution.
- A final response will subsequently be provided within one (1) month of the holding response, strictly subject to the complainant's ongoing cooperation.
- If a complainant fails to respond to Company requests for additional information or clarification within three (3) months, the Company reserves the unilateral right to consider the complaint permanently closed and dismissed.

6. Adjudication and Resolution

- The final outcome of the complaint will be formally communicated in writing. This communication will detail the Company's investigative findings and outline any remedial action, redress, or compensation offered, if deemed applicable by the compliance department.
- Use of this Complaints Procedure does not affect the Client's right to seek legal remedies. However, the Client explicitly acknowledges that any such legal remedies must be pursued exclusively within the jurisdiction of the courts of the Union of the Comoros, as dictated by the master Client Agreement.

7. Exclusions and Statute of Limitations (Added Protection)

- **Excluded Grievances:** The Company will not register or investigate complaints that arise solely from standard market risks, including but not limited to: realized trading losses, negative slippage during high-volatility news events, triggered margin calls, automatic stop-out liquidations, or spread widening executed in accordance with the Client Agreement.
- **Statute of Limitations:** To ensure systemic integrity and the availability of server logs, any formal complaint must be submitted to the Company no later than fourteen (14) calendar days from the date the disputed incident occurred. Complaints submitted beyond this timeframe will be automatically rejected.