

NAGA CAPITAL LTD

COMPLAINTS HANDLING POLICY

September 2024

NAGA Capital Ltd

Registered Address: CT House, Office 9A, 2nd Floor, Providence
Mahe, Seychelles

Website: www.naga.com/en | **Tel. No.:** +248 4373121 |

Introduction

This Complaints Handling Policy (hereafter referred to as the “Policy”) defines the principles that apply to NAGA Capital Ltd (hereinafter referred to as the “Company” or “NAGA”) a limited liability company operating under the trade name NAGA, which is incorporated and registered under the laws of Seychelles with registration number 8422455-1 and registered address at CT House, Office 9A, 2nd Floor, Providence, Mahe, Seychelles. The Company is regulated by the Financial Services Authority Seychelles (FSA) under license number SD026 for the provision of investment services.

The purpose of this Policy is to define the arrangements employed by NAGA for the reasonable and prompt handling of complaints. The Company will act in accordance with the best interests of its clients and will ensure it has appropriate systems and controls in place so that its clients, including potential clients, have access to adequate complaints handling and redress mechanisms that are accessible, independent, fair, accountable, timely and efficient. For the purposes of this Policy, Complaint shall mean an expression of dissatisfaction by a client regarding the provision of investment services provided to him/her by the Company.

The Company has appointed a Compliance Officer to efficiently ensure the proper handle of any complaints from the clients. This is to allow the Company to resolve and apply mandatory measures to avoid any recurring issues.

Definition

The Company classifies a complaint as any objection and/or dissatisfaction that the Client may have with regards to the provision of the services provided by the Company. A Complaint Form is enclosed at the end of this policy.

Procedure

The Compliance Officer shall be responsible to ensure the proper handling of Client complaints, except in the case where the complaint involves the Compliance Officer, whereby the complaint shall be handled by the Representative Officer.

The Client may register a complaint by completing the Complaint Form, using any of the following options:

- Email: complaints.sc@naga.com
- Postal Address: Naga Capital Ltd
CT House, Office 9A, Providence, Mahe, Seychelles
- Website: <https://naga.com/en/complaint-form>

All complaints must be in English and be accompanied by the relevant documentation in support of the complaint. If a complaint is submitted in a language other than English, an English translation will be requested.

1. When the Company receives the Client’s complaint then a written acknowledgement will be sent to the Client within five (5) business days;

2. The Company shall register and review the complaint received and shall be in contact with the complainant should additional information be required;
3. The Company shall maintain a Complaint Handling Register which will be maintained by the Compliance Officer for the purpose of complaint handling;
4. The Company will attempt a final response within thirty (30) days, however in case the Company is still not in a position to resolve the issue then the Company shall notify the Complainant in writing stating the reasons for the delay and indicate an estimated time to resolve the issue;
5. A final response should be provided to the Complainant no later than sixty (60) days from the date the complaint was received;
6. The Company shall consider a complaint as closed/dormant and cease relevant investigation in case the Complainant fails and/or omits to respond to the Company within ninety (90) days from the date of the submission of your complaint.
7. In the case where the complainant is still not satisfied with the Company's final response, then the complainant can refer his complaint with a copy of the Company's final response to the Financial Services Authority (FSA) in Seychelles for further examination.

The contact details for the Financial Services Authority (FSA) in Seychelles are set out below:

Address: PO Box 991
Bois de Rose Avenue
Roche Caiman Victoria, Mahe, Republic of Seychelles

Phone: (+248) 438 08 00

Fax: (+248) 438 08 88

Email: complaints@fsaseychelles.sc

Website: <http://fsaseychelles.sc/index.php/contact-us>

Client Records and Confidentiality

The complainant should provide all relevant documentations as well as any additional information requested by the Company in order to ensure all records are collected and the complaint is properly resolved on time.

All records will be kept safe as per local requirements and for a period of seven (7) years.

- Please enclose any other relevant documentation that may help us to handle the complaint.
- Possible documentation to be provided (client statement, correspondence with the Company as well as any other supporting documentation to be requested by the Compliance Officer which is relevant to the Client's complaint)

Date and place

Client Signature

For internal use only:

Complaint Received By:

Date:

Acknowledgement sent to Client:

Yes - No

Informed Client of initial action:

Yes - No

Final response provided to Client:

Yes - No

Holding response provided to Client:

Yes - No - N/A

Signature of
Compliance Officer:

Date: