

Complaints Handling Policy

1. Purpose

At JAR Capital (DIFC) Ltd, we are committed to providing our clients with the highest standards of service. We recognize that feedback and complaints are valuable opportunities to improve our services and maintain our clients' trust. We take all complaints seriously and are committed to addressing them promptly, fairly, and effectively.

2. Scope

This policy applies to all complaints received by JAR Capital (DIFC) Ltd, regardless of:

- The nature or severity of the complaint.
- The method of communication (e.g., in person, telephone, email, or written correspondence).

We treat all complaints with equal importance, ensuring consistent handling and resolution.

3. Definition of a Complaint

A complaint is defined as:

"Any oral or written expression of dissatisfaction from a client to JAR Capital (DIFC) Ltd in connection with the provision of, or failure to provide, a financial service to the client."

4. How to Make a Complaint

Clients can submit complaints through the following channels:

1. In Person:

Visit our office during business hours to submit a complaint directly to our staff. We will document your concerns and begin the resolution process.

2. By Telephone:

Contact your relationship manager or the compliance department to share your concerns.

3. In Writing:

- **Email:** Submit your complaint to omar.nakadi@jarcapital.swiss
- **Postal Mail:** Send your complaint to:

JAR Capital (DIFC) Ltd
Index Tower (West), office 1601, Dubai International Financial Centre, Dubai,
UAE.

5. Complaints Handling Process

We follow a structured and transparent process to ensure all complaints are addressed effectively:

1. Acknowledgment:

- Complaints are acknowledged within **two (2) business days** of receipt.
- A reference number is issued to the complainant for tracking purposes.

2. Investigation:

- The compliance team conducts a thorough and impartial investigation.
- Relevant documents and records are reviewed, and additional information is gathered as needed.

3. Resolution:

- Our goal is to resolve all complaints within **15 business days**.
- If additional time is required, the complainant is informed of the reasons for the delay and the estimated timeline for resolution.

4. Response:

- A final written response is provided, detailing:
 - The findings of the investigation.
 - Steps taken to address the issue.
 - The resolution or corrective actions proposed.

5. Appeal:

- If dissatisfied with the resolution, the complainant has the right to appeal.
- Appeals are reviewed by senior management or an independent reviewer to ensure impartiality.

6. Your Rights

As a client of JAR Capital (DIFC) Ltd, you have the right to:

- **Fair Treatment:**
Complaints are handled fairly, transparently, and promptly.
- **Regular Updates:**
You will be informed of the progress of your complaint at regular intervals, especially if delays occur.
- **Clear Communication:**
Outcomes will be communicated clearly and include the rationale for decisions made.
- **Escalation:**
If you are not satisfied with our response, you can escalate your complaint to the **Dubai Financial Services Authority (DFSA)**.

Contact Information for the DFSA:

- **Website:** <http://www.dfsa.ae>
 - **Office Address:** Level 13, The Gate, Dubai International Financial Centre, Dubai, UAE
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7. Governance and Oversight

- **Compliance Oversight:** The Compliance Officer oversees the complaints handling process and ensures adherence to this policy.
 - **Management Review:** Complaints data, including trends and outcomes, are reviewed by senior management.
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8. Monitoring and Root Cause Analysis

- Complaints are analysed to identify systemic issues or trends.
 - Root-cause analysis is conducted to address underlying problems and prevent recurrence.
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9. Staff Training and Awareness

- All staff are trained on how to recognize, record, and escalate complaints.
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10. Record Keeping

- All complaints are recorded in the Complaints Register.

- Records are maintained for a minimum of **six (6) years**.
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11. Policy Review and Updates

This policy is reviewed annually or as needed to ensure compliance with regulatory changes and alignment with best practices.

Contact Information

Compliance Officer

Email: omar.nakadi@jarcapital.swiss

Phone: +971 52 384 9500
