

**ATREMO DIGITAL FZE**

**COMPLAINTS HANDLING POLICY**

**February 23, 2025**

Confidential

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## 1.0 BACKGROUND

From time-to-time, and despite its greatest efforts, Atremo Digital FZE (the “Company”) may receive complaints from clients regarding the Company’s services or related matters.

The Company strives to respond promptly and appropriately to all such complaints, and will consider whether corrective actions should be taken in order to prevent additional problems.

In developing this policy, the Company has considered, and established this policy to mitigate, the following main risks associated with addressing complaints by its clients:

1. Complaints are not reported to supervisory personnel.
2. Oral complaints are not addressed with the same level of diligence as written complaints.
3. Complaints are not addressed appropriately or in a timely manner.
4. The Company does not document complaints from clients, or its response to such complaints.

In accordance with Rule III.A of VARA Market Conduct Rulebook, the company will cover but not limited to the following requirements;

- a. Acknowledge all complaints within one [1] week of a complaint being made; and
- b. Resolve all complaints within four [4] weeks of the complaint being made, except in extraordinary circumstances in which case VASPs must provide the client an update on the status of the complaint, and explain the extraordinary circumstances delaying its resolution, within four [4] weeks of the complaint being made and resolve the complaint no later than eight [8] weeks from when the complaint was made.
- c. Make available to the clients an easy-to-use template form for filing complaints and provide accessible means, along with clear instructions, on where such complaints can be submitted, however shall not limit customers to only submitting complaints through one channel or in one form in order to be recognised as a complaint.
- d. Where the provision of services relating to VA Activities involve any third-party Entities, establish procedures to facilitate the handling of such complaints between clients and such third-party Entities, and remain responsible for the resolution of such complaints.
- e. Not impose any fees or charges for the submission or handling of any complaints

## 2.0 COMPLAINT PROCEDURE

At Atremo Digital FZE, we are committed to providing our customers with the best possible service. However, we understand that there may be times when you are not completely satisfied with our service and wish to make a complaint.

All complaints are thoroughly investigated and we aim to rectify them within a reasonable time frame, and reported to the Complaints Officer. We log all complaints in a Complaints' Register.

To ensure that your complaint is handled quickly and efficiently, we have put in place the following complaint procedure:

**Step 1: Contact Us** If you have a complaint, please contact us as soon as possible using one of the following methods:

**Hotline:** +971 904-291-2326

**Email:** support@atremo.digital

Please provide as much detail as possible regarding your complaint, including your name, contact information, and any relevant order or account information.

**Step 2: Complaint Handling** Once we receive your complaint, we will acknowledge it within 2 (Two) working days. We will then investigate your complaint and aim to provide you with a resolution within 4 (four) weeks. If we are unable to provide a resolution within this timeframe, we will keep you informed of our progress and provide you with regular updates. We may also contact you to request additional information if necessary.

**Step 3: Escalation** If you are not satisfied with the resolution provided, you may request that your complaint be escalated to a senior member of our team. The senior member will review your complaint and provide you with a final response within 4 (four) weeks.

We take all complaints seriously and will strive to resolve your complaint as quickly and efficiently as possible.

## 3.0 COMPLAINT MANAGEMENT

We prioritize delivering outstanding service and addressing your concerns efficiently. While we dedicate ourselves to managing each case with the highest level of attention and professionalism, our resolutions are guided by UAE regulations and industry best practices.

Our commitment is to handle every inquiry/complaint fairly and transparently, ensuring thorough investigation and timely communication throughout the process. We value your trust in our services and welcome your feedback to help us maintain our high standards.

We process all customer complaints free of charge. No fees or charges will be imposed for submitting, handling, or resolving any customer complaints, ensuring fair and accessible dispute resolution for all clients. This policy reflects our dedication to maintain high standards of customer service and regulatory compliance.

We maintain secure records of all client complaints for 6 years from the date of resolution. This includes the initial complaint, our response measures, and final resolution details.

Should you have any concerns, our dedicated team is ready to assist you. Please reach out to us through our support page here, and we will work diligently to address your matters in accordance with our regulatory framework.

#### **4.0 THIRD-PARTY SERVICE COMPLAINTS**

When a complaint involves services provided through our third-party partners, Atremo Digital FZE takes full responsibility for managing and resolving these matters. We have established dedicated procedures located in our support page to coordinate between clients and third-party entities to ensure efficient complaint resolution. Regardless of third-party involvement we remain your primary point of contact and maintain full accountability for reaching a satisfactory resolution.

#### **5.0 COMPLAINT RESOLUTION TIMELINE**

We aim to resolve standard complaints within 24 hours of acknowledgment. Complex cases may require up to 5 business days, while highly complex matters could extend to 10 business days. For cases requiring additional investigation beyond these timeframes, we will provide a status update by day 10, including an estimated resolution date.

## 6.0 ZERO TOLERANCE APPROACH

We maintain a zero-tolerance policy on bribery and corruption. All Board members and staff must demonstrate the highest levels of professional integrity in their business conduct. Any policy violations will lead to immediate termination, disciplinary action, and regulatory reporting to VARA. We remain committed to maintaining strict ethical standards across all operations.

To report concerns, please contact us via the following:

**Hotline:** +971 904-291-2326

**Email:** support@atremo.digital