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CLIENT COMPLAINT POLICY

1 DEFINITIONS

1.1 "**Arbitration**" means the process set out in clause 32 of the Client Agreement;

1.2 "**Client Agreement**" means the QuickTrade.World Contracts for Difference Client Terms and Conditions published at https://quicktrade.world;

1.3 "**Day**" means a business day being any day other than a Saturday, Sunday, or public holiday as gazetted by the government of the Republic of South Africa from time to time;

1.4 "**Compensation Payment**" means a payment, whether in monetary form or in the form of a benefit or service, to a Dissatisfied client as a result of QuickTrade.World's contravention, non-compliance, action, failure to act, or unfair treatment forming the basis of the complaint, where QuickTrade.World accepts liability for having caused the loss concerned;

1.5 "**Complaint**" means an expression of dissatisfaction by a person to QuickTrade.World or, to the knowledge of the company, to the company's service provider relating to a financial product or financial service provided or offered by QuickTrade.World which indicates or alleges, regardless of whether such an expression of dissatisfaction is submitted together with or in relation to a client query, that:

1.5.1 QuickTrade.World or its service provider has contravened or failed to comply with an agreement, a law, a rule, or a code of conduct which is binding on QuickTrade.World or to which it subscribes;

1.5.2 QuickTrade.World or its service providers maladministration or wilful or negligent action or failure to act has caused the person harm, prejudice, distress, or substantial inconvenience; or

1.5.3 QuickTrade.World or its service provider has treated the person unfairly;

1.6 "**Dissatisfied Client**" means a client who wishes to raise a dispute or lodge a complaint with the company;

1.7 "**Goodwill Payment**" means a payment made in QuickTrade.World's sole and absolute discretion, whether in monetary form or in the form of a benefit or service, by or on behalf of QuickTrade.World to a dissatisfied client as an expression of goodwill aimed at resolving a

complaint or dispute raised by a dissatisfied client, where QuickTrade.World does not accept liability for any financial loss to the dissatisfied client;

1.8 "**Query**" means a request to QuickTrade.World or the company's service provider by or on behalf of a client, for information regarding the company's financial products, financial services, or related processes, or to carry out a transaction or action in relation to any such product or service;

1.9 "**QuickTrade.World**" Means QuickTrade.World Proprietary Limited, a limited liability private company with registration number BW00000404456;

1.10 "**Rejected/Closed**" in relation to a complaint/dispute means that a complaint has not been upheld and QuickTrade.World regards the complaint as finalized after advising the complainant that it does not intend to take any further action to "resolve" the complaint and includes complaints regarded by QuickTrade.World as unjustified or invalid, or where the complainant does not accept or respond to QuickTrade.World's proposals to resolve the complaint;

1.11 "**Resolution**" in relation to a complaint and QuickTrade.World, means the process of resolving of a complaint through and in accordance with the internal complaint resolution system and procedures of QuickTrade.World;

1.12 "**Writing**" includes communication by telefax or any appropriate electronic medium that is accurately and readily reducible to written or printed form; and "written" has a corresponding meaning.

2 INTRODUCTION

2.1 The purpose of this document is to ensure that our clients are aware of their rights and protections as they relate to complaints, disputes, queries or dissatisfaction. This Client Complaint Policy forms part of, supplements and must be read together with, the Client Agreement.

2.2 There are three potential types of complaints/dissatisfactions which a client may raise in terms of our business:

2.3 A query related to either products or service: This is deemed as an enquiry rather than an expression of dissatisfaction.

For example, "*why was my position closed before I instructed to do so?*"

2.4 A complaint related to the conduct of QuickTrade or any of its staff members: This is an instance where the complainant is of the opinion that the behaviour or service provided was unsatisfactory.

2.5 A dispute related to CFDs or the trading platform: This relates to the product (CFDs), its platform or structure.

As an example; "*I tried to trade last night, the system was offline and I lost money*"

2.6 In resolving these complaints and/or disputes, we may elect in our sole and absolute discretion to issue the client with a Goodwill Payment. The issue of a Goodwill Payment is not an acceptance of any liability on behalf QuickTrade.World.

3 HOW TO RAISE QUERIES

3.1 QuickTrade.World is a client-centric business, focusing on the satisfaction of clients as a matter of priority. CFD trading is high risk by its nature. We aim to provide great service, transparent processes and ensure quality service delivery. It is for these reasons that we have implemented a dedicated support team who are continuously at the service of our current and potential clients. The team will attend to any queries raised by clients and will assist with any issues clients may experience.

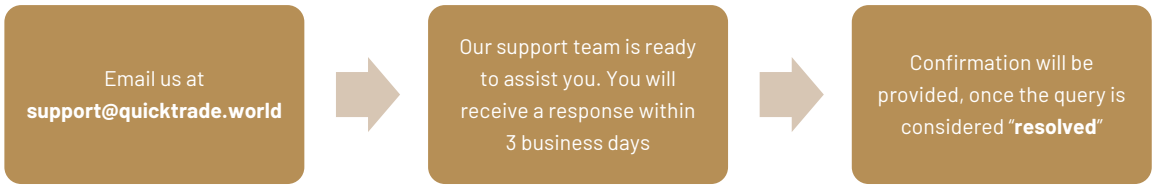
3.2 The process for raising queries and or any dissatisfaction is as follows:

3.2.1 Queries received via email will be acknowledged **within 24 hours** and responded to within **3 business days**.

3.2.2 The client will receive confirmation from QuickTrade.World, once the query is considered "resolved".

3.2.3 Should he/she be dissatisfied with the results of the inquiry, we urge the client to raise the matter as a complaint or dispute and follow a formal route to obtaining better results. Alternatively, the client may send an email with previous correspondence attached, to compliance@quicktrade.world.

4 QUERY PROCESS FLOW



If unresolved, kindly lodge a complaint or dispute as per the below processes.

5 HOW TO RAISE COMPLAINTS

5.1 The following complaints process must be adhered to, in order to receive optimal results:

5.2 A complaint must be reduced to writing and sent to complaints@quicktrade.world. The said complaint will be confirmed in writing **within 24 hours** of the communication.

5.3 The complaint needs to contain the following information:

5.3.1 Name, surname and contact details;

5.3.2 A complete description of the complaint as well as the date on which the financial service which led to the complaint occurred;

5.3.3 The name of the person who furnished the financial advice or rendered the intermediary service that led to the complaint if available; and

5.3.4 The complainant's preferred method of communication regarding the said complaint.

5.3.5 Please attach as much evidence as possible (refer to conversations or attach any correspondence received).

5.4 We will acknowledge receipt of the complaint **within 24 hours**.

5.5 The complaint will be investigated and the preliminary findings thereof will be communicated to the complainant **within 3 business days** from the date of receipt of the complaint. The complainant will always be furnished with reasons as required by legislation.

5.6 QuickTrade will offer the complainant the best resolution possible. Where we were at fault, we shall always endeavour to resolve the situation **within 5 business days** of receiving the complaint and in accordance with any applicable laws binding on QuickTrade.

5.7 The complainant will receive written confirmation once the query is considered "resolved" – whereby we either offer a compensation/goodwill payment or we will reject and close the offer.

5.8 Should the complainant be dissatisfied with the results/feedback provided, he/she may escalate the matter to compliance@quicktrade.world.

6 COMPLAINTS PROCESS FLOW



7 HOW TO RAISE DISPUTES

7.1 Our complaints resolution process is intended to provide for the fair and effective resolution of complaints/disputes.

7.2 The periods set out in this procedure will be adhered to as strictly as possible but may be varied only in exceptional circumstances.

7.3 The following step-by-step guideline sets out the procedures we adopt and demonstrates how a complaint/dispute will be dealt with, once we have received such:

7.3.1 A dispute must be reduced to writing and sent to complaints@quicktrade.world.

7.3.2 Your dispute should at least contain the following information:

7.3.2.1 Name, surname and contact details;

7.3.2.2 Complete description of the dispute as well as the date on which the financial service which led to the complaint occurred;

7.3.2.3 The name of the person who furnished the financial advice or rendered the intermediary service that led to the complaint if available;

7.3.2.4 The client's preferred method of communication regarding the said complaint; and

7.3.2.5 As much documentary evidence or other proof relating to the complaint as possible (refer to conversations or attach any correspondence received).

7.3.3 We will acknowledge your dispute **within 24 hours**.

7.3.4 The dispute will be investigated and the preliminary findings thereof will be communicated to the client **within 3 business days from the date of receipt of the dispute**. The client will always be furnished with reasons if permitted by legislation.

7.3.5 QuickTrade.World will offer the client the best resolution possible. Where we were at fault, we shall always endeavour to resolve the situation **within 5 business days of receiving the dispute**.

7.3.6 The client will receive written confirmation, once the matter is resolved – whereby we either offer a Goodwill Payment or we reject the dispute and close the file.

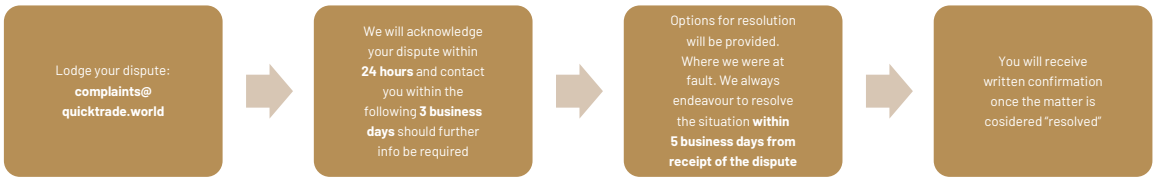
7.3.7 Should the client be dissatisfied with the results of the inquiry, he/she may escalate the matter to compliance@quicktrade.world.

7.3.8 The client will receive written confirmation from our compliance department within a further 5 business days, whereby feedback on the matter will be provided, indicating further resolution or the intention to close the file.

7.3.9 Should the client remain dissatisfied with the feedback of your inquiry, you may escalate the matter further to our Managing Director, Hardus van Pletsen via hardus@quicktrade.world.

7.3.10 Should the client not be satisfied with the feedback provided, he/she will be able to refer the dispute to Arbitration in terms of the Client Agreement

8 DISPUTE PROCESS FLOW



Should you be dissatisfied, you may escalate the matter to compliance@quicktrade.world.

Should you be dissatisfied, you may escalate the matter to our Managing Director Hardus van Pletsen, hardus@quicktrade.world.

Should the complainant still be dissatisfied with the feedback provided, he/she may refer the dispute to Arbitration in terms of the Client Agreement.