COMPLAINTS PROCEDURE FOR CLIENTS

We, Octrado Ltd., have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

1. Submitting your Complaint

You may submit your complaint in writing and addressed to the Compliance Department of Octrado Ltd. who is authorized to handle and investigate complaints that may be submitted to him from our Clients.

You are encouraged to use the *Complaints Form* attached herein and submit it in any of the following ways:

1. By sending by post or delivering in person the attached Complaints Form at the following address: Room B11, First Floor Providence Complex Providence, Mahé, Seychelles.

2. By submitting the Complaints Form electronically at the following email addresses: info@octrado.com

3. By Facsimile at +44 208 068 9909

2. Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint.

3. Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within three (3) weeks - 21 days, from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within three (3) weeks - 21 days, we will issue a holding response in writing or other durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and your cooperation.

4. Final Decision

When we reach an outcome we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable).

A. Contact Details of the Financial Ombudsman of Seychelles:

Email: ombuds@seychelles.net
Postal Address: The Ombudsman, Room 306, Aarti Chambers, Mont Fleuri, Mahe, Seychelles
Telephone:+248225147

If you are not satisfied with the Company's final decision you may check with the office of the Financial Ombudsman and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman may not be able to deal with your complaint.

B. Contact Details of the Financial Services Authority Seychelles

Website: http://www.fsaseychelles.sc/
Postal Address:P.O. Box 991, Boisde Rose Avenue Roche Caiman Victoria, Mahe, Republic of Seychelles
Telephone:(+248) 438 0800

It is understood that your right to take legal action remains unaffected by the existence or use of any complaints procedures referred to above.

COMPLAINTS FORM

DATE:

CLIENT INFORMATION
Name:
Surname:
Legal Entity Name (in case the Client is a legal person):
Account Number:

CONTACT DETAILS OF THE CLIENT
Postal Address:
City/Province:
Code:
Country:
Telephone Number:
Email:

DETAILS OF THE COMPLAINT
Date when the Complaint was created:
Employee who offered the services to the Client:
Description of the Complaint: (use a separate sheet if necessary)

FOR OFFICIAL USE ONLY
Received on:
Received by:
Assigned to:
To reply by: