FLORET CAPITALS (PRIVATE) LIMITED

Customer Complaint Handling and Conflict Resolution Policy

The Board of Directors of Floret Capitals (Private) Limited has approved the following policy to resolve the customer complaint / conflicts and grievances.

Policy regarding client grievances/complaints shall be made available on the Company's website where all contact details are available to enable clients to report their grievances/complaints:

Contact Name 1:	Sameer Ahmed (Managing Director)
Email:	Sameer@floretcapitals.com
Registered Office Address:	1st Floor, Marina Heights, 109-East, Jinnah Avenue, Blue area Islamabad
Contact Name 2:	Muhammad Aamir Mehmood
Email:	compliance@floretcapitals.com
Registered Office Address:	1st Floor, Marina Heights, 109-East, Jinnah Avenue, Blue area Islamabad

METHODS OF LODGING COMPLAINTS WITH FLORET CAPITALS (PRIVATE) LIMITED

The complaints at Floret Capitals (Private) Limited can be launched by the following 4 methods:

1. **Through email:** Through Email compliance@floretcapitals.com the official email address for lodging the complaints and suggestions.
2. **Through Call:** Through Call The clients can call at 051-2707410 for lodging the complaints and suggestions.

3. **Through Complaint Form**: The clients can personally visit Floret Capitals (Private) Limited office to lodge the complaints and suggestions. The Complaint Form can be handed over to the Customer Support Representative or put in the Complaint Box placed at our office

4. Through Website: The Customer can also lodge online complaint through the official website of Floret Capitals Pvt. https://floretcapitals/complaints/

COMPLAINT RESOLUTION PROCESS

- Emails and Letter sent by the clients on the above registered email address shall be received directly by the Head of Compliance for immediate action.
- The above emails / Letter shall have an auto response function to intimate to the client that the request has been received for necessary action.
- Head of Compliance will enter the said complaint in the register to log all clients' grievances/complaints and their resolutions.
- The Managing Director / Head of Compliance will coordinate with the concerned departments to resolve the grievance / complaint within 15 working days and respond back to the client with an outcome to satisfy client query. CEO will be copied on all communications in this regard.
- In cases where Managing Director / Head of Compliance is unable to satisfy the client query within 15 working days, the CEO will review the matter and try to resolve the same.
- If the matter still remains unresolved even after the intervention of the CEO, client will have the option to refer the matter to the Pakistan Mercantile Exchange Limited and SECP for Dispute and Arbitration for settlement.

DISPUTE AND ARBITRATION PROCESS

Whenever any dispute / conflict arises between the broker and its client in connection with any trade or transaction and is not otherwise settled amicable as per the above procedure either broker or client may refer dispute or conflict to the Exchange for arbitration in accordance with the PMEX and PSX Rule book
and shall be dealt with in accordance the procedure laid down in the relevant chapter of PMEX Rule and PSX Rule Book
This process of resolving a dispute is faster than litigation. An application for arbitration has to be filed within 3 months from the date of dispute

ARBITRATION FORUMS FOR DISPUTE RESOLUTION

1. Pakistan Mercantile Exchange Limited:

Customer has an option of bringing their complaint / Dispute to the management of the PMEX. As a front-line regulator, PMEX is empowered to take cognizance of complaints against the Broker under its Regulations. After careful review of all documents provided by the parties, an Arbitration Award may be passed in accordance to the Regulations. Arbitrators are persons nominated by the PMEX and may include industry experts. For further details please visit the website of PMEX.

2. Pakistan Stock Exchange Limited:

Customer also have an option of bringing their complaint / Dispute to the management of the PSX. As a front-line regulator, PSX is empowered to take cognizance of complaints against the Broker under its Regulations

3. Securities and Exchange Commission of Pakistan (SECP):

The customer can also lodge his/her complaint with the Vigilance Cell which has been setup at SECP to ensure that grievances/complaints of the general public are heard and redressed, in a quick and efficient manner. All the complaints received by the Vigilance Cell against Securities Brokers are forwarded to the Investor Complaint Wing (ICW) of the Securities Market Division (SMD) for further processing. However, SECP is not empowered to force the Brokers for compensation or damages.

- Copies of the following documents may be submitted along with the application to support the claim:
    1. Copy of CNIC (in case of companies CNIC of the authorized representative)
    2. Account opening form of the complainant

3. Relevant Trade confirmations slips/sale-purchase bills
4. Relevant payments made
5. Any other document signed by the complainant or Member during the course of business.

- An undertaking to abide by the rules and regulations of the Exchange.