

Ribova Investment Ltd

Complaint Handling Policy

Introduction

The website ribovainvest.com (hereinafter referred to as “the Company’s Website”) is owned and operated by Ribova Investment Ltd is a registered company in Seychelles, with registration number 8429383-1 and registered address at Room 12, First Floor, Kingsgate House, Victoria, Mahe, Seychelles, licensed and regulated by the Seychelles Financial Services Authority (FSA) under the Securities Dealer's License Number SD099.

This Policy regulates effective, clear and fast handling of complaints submitted to the Company in relation to the performance and procedures of the Company. The Company maintains records of complaints and measures taken for expedient complaint resolution, in line with applicable Legislation, Rules and/or Regulations

1. Definition:

Complaint is any objection provided by the Client related to the performance, services or products as these are offered by the Company.

2. Submission and Handling Procedure:

- 2.1. To submit a Complaint, the Client should complete the Complaint Form which can be found in the Company’s Website. The Complaint Form should contain all the relevant information related to the Complaint in order to be able to make the necessary investigation. The provision of the correct information is essential in order to enable the Company to make a proper investigation.
- 2.2. No complaint shall be valid if submitted after six (6) months of its alleged occurrence and should be deemed to be settled in full upon the expiry of the said six (6) months period.

The Client hereby waives any rights it may have inclusively the right to submit any complaint or claim or allegation outside the permitted timeframe of six months from the day that the said alleged occurred, irrespectively of the nature of the event (i.e. trade, refund, etc.) or the size of the complaint.

- 2.3. The complaint will be received by the Compliance department, which is responsible for handling the Clients' complaints.
- 2.4. A written acknowledgment confirming receipt of the complaint will be sent to the Client within five (5) working days from the date the complaint was received.
- 2.5. Upon receipt of the complaint, the Compliance department will collect and investigate all relevant information related to the Client's complaint.
- 2.6. A final response will be sent to the Client within thirty (30) business days from the date of the submission of the complaint informing the Client about the outcome of our investigation.
- 2.7. In case the Client is not satisfied with the Company's final response, he/she can refer to the Seychelles Financial Services Authority (hereinafter "the Regulator"). The Client needs to complete the Complaints Handling Form and submit it among with all the relevant supporting documents of his/her complaint either by:

- 3.7.1. Formal email to the following email address: complaints@fsaseychelles.sc

- 3.7.2. Formal letter addressed to the below:

The Chief Executive Officer

cc. Policy (Information & Communication Unit)

Financial Services Authority

Bois De Rose Avenue

P.O Box 991, Victoria

Mahé, Seychelles

3.7.3. Hand-delivery directly to the Regulator

2.8. The Complaints Handling Form can be found in: <https://fsaseychelles.sc/complaint-handling>

Please refer to the Regulator's website for further information: <https://fsaseychelles.sc/>

3. Record Keeping

After settling the procedure, the Company shall preserve every written or electronic documents related to complaints for a period of seven (7) years. The Company shall be entitled to prepare statistics and reports about complaints, which will be aimed to improve the efficiency of administering complaints.