



**DB Invest Ltd**

# **COMPLAINTS HANDLING POLICY**

Version 2.0, February 2025

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## **1. Introduction:**

DB Investing values its clients and strives to provide the highest level of service. However, if clients are dissatisfied with any aspect of our service, this Complaints Handling Policy outlines the procedure for lodging and resolving complaints

## **2. Purpose:**

This policy ensures that all client complaints are handled fairly, promptly, and transparently, in compliance with applicable regulations.

## **3. Scope:**

This policy applies to all complaints received from clients, whether they are made in writing, verbally, or electronically.

## **4. How to Lodge a Complaint:**

Clients can lodge complaints via the following channels:

- Email: Send complaints to [complaint@dbinvesting.com](mailto:complaint@dbinvesting.com) .
- Phone: Call us at [+971 4426 8730](tel:+97144268730).
- Website: Submit a complaint through our online form at [www.dbinvesting.com/contact](http://www.dbinvesting.com/contact) .

## **5. Acknowledgement:**

Once a complaint is received, DB Investing will acknowledge receipt within 2 business days. This acknowledgement will include:

- A reference number for the complaint.
- The name and contact details of the person handling the complaint

## **6. Investigation:**

Our Compliance Department and Back Office will investigate the complaint thoroughly, gathering all relevant information and documentation. The investigation aims to resolve the issue within *21 business days*.

## **7. Resolution:**

After the investigation, DB Investing will provide a final response to the client, explaining the outcome of the complaint and any actions taken. This response will be sent within 21 business days from the date the complaint was received. If the investigation takes longer, the client will be informed of the delay and provided with an updated timeline during the same time period. In any event, and only in the event of complexities related to the complaint, a final response will be sent no later than 90 days after receiving the complaint.

## **8. Escalation/ Right of Appeal:**

If the client is not satisfied with the final response, they may escalate the complaint to the Financial Services Authority Seychelles:

- Via the online form found on <https://fsaseychelles.sc/complaint-handling> or
- By email to [complaints@fsaseychelles.sc](mailto:complaints@fsaseychelles.sc)

## **9. Record-Keeping:**

All complaints and their resolutions will be documented and retained for a minimum of seven years. These records will be reviewed periodically to improve our service and complaint-handling process.

### **10. Review and Monitoring:**

DB Investing will regularly monitor the complaints handling process and review this policy to ensure that it remains effective and compliant with regulatory requirements.

