



TRANSPARENT · SAFE · TRUSTWORTHY

COMPLAINT HANDLING PROCEDURE

Revision Date: July 2025

COMPLAINT HANDLING PROCEDURE

1. COMPLAINTS

1.1 At Lirunex, we are always keen to hear the views of our customers, particularly the general public, about our performance, what we do right and what we do wrong.

We recognise that from time to time, things can go wrong and we are not able to provide the level standard that we set for ourselves. We are keen to hear feedback and put things right, it also allows us to learn from the mistakes.

1.2 As part of commitment to provide the best possible service to our clients, we implement Transparent procedures for prompt complaint handling for existing and potential clients. We maintain records of complaints and measures taken for complaint resolution, in line with Applicable Laws, Rules and/or Regulations.

1.3 We will attempt to deal with your complaint in a prompt and efficient manner. We will follow the procedures outlined below to ensure your complaint is resolved within a period of thirty (30) Business Days. Some complaints can be resolved more quickly depending on the facts and the nature of complaint. If the complaint is more complex and takes longer than thirty (30) Business Days to resolve, we will communicate the reasons for the delay.

2. TYPES OF COMPLAINT HANDLED

2.1 In line with the foregoing, we will investigate a complaint, dispute or difference between us, if it is an allegation submitted to us in writing, in accordance with the Complaint Handling Procedures set forth herein, in regard to either one, or more of the following:

(a) a perceived injustice because of an alleged maladministration on our part, pertaining to:

- (i) your Account(s) with us and/or the Transactions and/or Contracts carried out and/or reflected therein;
- (ii) your rights under “**Terms and Conditions**”, as set forth in the “**About Us**” section on our Website.

(b) dissatisfaction with the response from us to a request by you for our services to be provided in a different format; and/or

(c) a denial of a request for information regarding your Account and/or the Transactions and/or Contracts carried out and/or reflected therein; and/or

(d) dissatisfaction with the way in which we respond to an enquiry and/or the time that we took to respond.

3. HOW TO MAKE A COMPLAINT

3.1 There are 2 stages in our Complaint Handling Procedures:

- (a) an informal stage, by contacting your “Relationship Manager” with any concerns or issues that you may have; and
- (b) a formal stage, by filing a formal complaint with our Support Officer.
Email : support@lirunex.com

4. COMPLAINT HANDLING PROCESS

- 4.1 A complaint is initially handled by a member of Customer Service Support Department. The Customer Service Support Officer receiving the complaint shall take the necessary actions so that the complaint is properly addressed.
- 4.2 Within two (2) Business Days of the date from the receipt of the complaint, the Customer Service Support Officer shall send a written acknowledgement letter inform the complainant that the complaint is under investigation and that has been forwarded to the relevant department/personnel, providing all details so that the complainant is aware who is dealing with his/her complaint.
- 4.3 The events leading to the complaint will be examined and assessed based on the information provided by the client. The Company will also examine and verify whether any additional information, need to be retrieved from the Company's archive (electronic mail, recorded telephone calls, IT data, etc.)
- 4.4 Upon receiving a written complaint or grievance, the following details should be obtained and recorded:
- The identification particulars of any client having made a complaint or grievance.
 - The service provided by the Company and related to the complaint or grievance.
 - The employee responsible for the provision of those services.
 - The department where the employee belongs.
 - Date of receipt and registration of complaint or grievance.
 - Content of the complaint or grievance.
 - The capital and the value of the financial instruments which belong to the client.
 - The magnitude of the damage claimed by the client.
 - Reference of any correspondent exchanged between the Company and the client.
- 4.5 The Company sets five (5) Business Days from the day the original complaint is received as a standard investigation period.
- Following the completion of the investigation, the complainant will be informed within fifteen (15) Business Days about the results. However, if a complaint is not resolved within the standard investigation period, the Company will inform the complainant in detail about causes of delay and indicates the period of time within which it is possible to complete the investigation. This period of time cannot exceed three (3) months from the period of submission of the complaint.

5. OUR RIGHT TO PROCEED WITH THE RECOVERY OF DEBTS

- 5.1 The above Complaint Handling Procedure does not apply to money that you may owe to us.
- 5.2 We may take immediate action to recover any debts payable to us in court