



Lykke Vanuatu Ltd

Complaints Handling Policy

February 2018

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1. Interpretation of Terms

1.1. Unless indicated to the contrary, the terms included in this Report shall have a specific meaning and may be used in the singular or plural as appropriate.

1.2. By "Client" or "you" it is referred to the 'client' as defined in the 'Client Agreement' available online at <https://www.lykke.vu>

2. Introduction

Lykke Vanuatu Ltd. (hereinafter referred to as Lykke or the 'Firm') is incorporated (Certificate Company No. 17909) in the Republic of Vanuatu. Our registered office is S.I.P Building, P.O. Box 3010, Rue Pasteur, Port Vila, Vanuatu. Lykke is authorised and regulated by the Vanuatu Financial Services Commission ('VFCS'). VFSC number is 17909.

3. Scope of the Complaints Handling Procedure

The Complaints Handling Procedure ('the Procedure') sets out the processes employed when dealing with complaints received by clients. The Firm maintains effective and transparent procedures for the reasonable and prompt handling of complaints or grievances received from retail or professional clients, and keeps a record of each complaint or grievance and the measures taken for the complaint's resolution.

4. COMPLAINTS AND DISPUTES

In the event that an alleged breach, controversy, claim, dispute or difference (a Dispute) arises between you and Lykke out of or in connection with the terms applicable between Lykke and you (including but not limited to the validity, performance, breach or termination thereof), the parties shall seek to resolve the matter by negotiation by referring the matter first to:

- a) any member of your executive management in case of legal persons, or you personally if you are acting as a natural person;
- b) in the case of Lykke, to the Lykke Customer Support Department.

If you wish to report an error or a Dispute, you must send an email to Lykke's Customer Support Department at Lykke Services Ltd., e-mail: support@lykke.com.

The Following information will need to be included:

- c) your name and surname;
- d) your e-mail address (or other recognition details);
- e) detailed enquiry description;
- f) the date and time that the issue arose.

If you receive a response from the Customer Support Department but deem that the matter needs to be addressed further, you may ask the Customer Department to forward it to the

Compliance Department or contact directly the Compliance Department at compliance@lykke.com. Both the Customer Support Department and the Compliance Department shall:

- send an initial e-mail confirming the receipt of your complaint,
- send an official response to you within 14 business days respectively;
- try to resolve the matter as soon as reasonably possible;
- inform you of the outcome.

Additionally, you must inform Lykke about any trading error within 24 hours from the error time, otherwise Lykke will not be able to investigate the error. Any trading error coming from Lykke will be amended where possible. If a situation arises which is not expressly covered by these Terms, the parties agree to try to resolve the matter on the basis of good faith and fairness and by taking such action as is consistent with market practice.

Your right to take legal action remains unaffected by the existence or use of any complaints procedures referred to above.

A complaint must not include offensive language directed either to Lykke Vanuatu Ltd. or a Lykke Vanuatu Ltd. employee.

5. FAQs

Questions regarding this Procedure should be addressed, in the first instance, to the Customer Service Department.

6. Contacts

Customer Support Department E-mail: support@lykke.vu

Compliance Department E-mail: compliance@lykke.vu