

Complaints handling policy.

Clients of CISA Trust Company (BVI) Ltd. ("CISA BVI") may be dissatisfied with the way CISA BVI or any of its staff has conducted any aspect of CISA BVI business in relation to the clients.

With regard to a complaint, CISA BVI, after receiving a complaint, will ensure that a thorough and impartial investigation is carried out within a reasonable time frame.

The following procedure shall be used to deal with complaint from clients:

- Clients will be requested to file an official complaint in writing, which can be submitted by email, or letter or fax. In the events that a client submit a complaint via telephone or in a face-to-face meeting, we will advise the client to submit its complaint in writing.
- The complaint can be addressed directly to the administrator in charge of the business relationship with the Clients or to the Director of CISA BVI;
- We will provide a written acknowledgement of the complaint;
- The administrator or director of CISA BVI will send you a response within a reasonable period.

The response will contain:

- Final response to your complaint including steps taken to resolve the complaint; or
- A response where CISA BVI will inform you of the causes of the delay and indicate the date at which the examination of the complaint is likely to be achieved.

Upon receipt of CISA's final response, should you feel that CISA BVI has not addressed your concerns, you may review if such matter may be referred to the local regulator. The Office of CISA BVI, to whom the complaint relates to, shall provide you with further information in relation thereto.

We thank you for choosing CISA BVI as your service provider and we remain at your disposal shall you have any questions regarding this policy.