

USER'S COMPLAINTS POLICY

In the event of a conflict between XCM Capital Markets Ltd. and a Client, terms expressed in English and expressed in any other language, the terms described in English shall prevail over those expressed in any other language.

1. Introduction

The Company is incorporated in Mauritius with Company Registration No. 145041. It is authorized and regulated by the Mauritius Financial Services Commission ("FSC") as an investment dealer with License No. **C116016325**.

The Client Complaint Policy (hereinafter, the "**Policy**") describes the processes employed when dealing with client complaints.

A Client complaint is an expression of dissatisfaction by a Client regarding the provision of the service by the Company that was not resolved within five business days from receipt. The Company undertakes and executes requests and instructions from the Client through the online system concerning the products offered.

This Policy is an adjunct to the Company's overarching general obligation to act honestly, somewhat professionally and in the best interests of its Clients and to comply, in particular, with the principles set out in the above legislation when providing the said services.

2. General

www.blackoakcapitals.com is owned and operated by XCM Capital Markets Ltd., a company incorporated in Mauritius with Company Registration No. 145041. It is authorized and regulated by the Mauritius Financial Services Commission ("FSC") as an investment dealer with License No. **C116016325**.

3. Procedure

A Client can file a complaint by contacting the Compliance Department of the Company at "contact@blackoakcapitals.com" providing, at a minimum, the below-listed information:

- The identity of the Client who filed the complaint or grievance.
- The identity of the employee who undertook the service to the Client.
- The department to which the relevant employee relates.
- The date of receipt of the complaint or grievance.
- The details of the complaint or grievance – full description.
- The extent of the potential loss the Client claims to have suffered financially.

4. Resolving Client Complaints or Grievances

Following the receipt of a complaint or a grievance by the Company, the Company shall confirm to the Client the receipt of the complaint or a grievance and immediately make efforts to resolve the complaint or grievance within five working days.

Suppose the issue has not been resolved within five working days. In that case, the Client will receive a unique complaint reference number and be informed that he should use the said reference number in all future contact with the Company regarding the specific complaint.

The Company will further inform the Client that an initial answer/response to the complaint at hand should be expected four (4) weeks after the receipt of the complaint and that the Company will ensure that the complaint or grievance is resolved within eight(8) weeks from its receipt. If the Company cannot respond within two months, it informs the complainant of the reasons for the delay. It indicates the period within which it is possible to complete the investigation. This period will not exceed three months from the submission of the complaint.

All decisions relating to Clients' complaints or grievances shall be communicated to Clients in writing (including electronic mail), and the Company shall retain copies.

Please send us a signed Claim Resolution if your complaint was solved in your best interest.