

**JM GO
COMPLAINT PROCEDURE
FOR CLIENTS**

Just Global Markets (MU) Limited, registration number 194590 GBC, address: The Cyberati Lounge, C/o Credentia International Management Ltd, Ground Floor, The Catalyst, Silicon Avenue, 40 Cybercity, 72201 Ebène, Republic of Mauritius, an Investment Dealer (Full Service Dealer, Excluding Underwriting) regulated by the Financial Services Commission (FSC) in Mauritius under a License number GB22200881 (hereinafter referred to as the "the Company" or "JM GO").

This Client Complaints Procedure (hereinafter referred to as the "Procedure") establishes a structured, transparent, and efficient mechanism for the submission, investigation, and resolution of complaints lodged by Clients.

The Company maintains comprehensive records of all complaints received and the actions taken to address them, in compliance with applicable laws, regulations, and industry best practices.

For the purposes of this Procedure:

"Complaint" shall mean any specific request, claim, or grievance submitted by a Client in relation to the Company's services, products, or conduct, which alleges a failure, deficiency, or negligence on the part of the Company and includes a clear and specific demand for resolution. General inquiries, requests for clarification, or opinions regarding the Company's operations and services shall not be considered complaints.

"Complainant" shall mean any individual or corporate Client of the Company who submits a Complaint in accordance with this Procedure.

1. SUBMITTING A COMPLAINT

1.1. Clients are encouraged to first contact the Company's Customer Support team via email at support@jm-go.com, through live chat, or by telephone to seek prompt resolution of their concerns.

1.2. Our Customer Support Department will make every reasonable effort to resolve your query immediately. If an immediate resolution is not possible, we are committed to addressing and resolving your complaint promptly, typically within forty-eight (48) hours. Should additional time be required due to the complexity of the matter, we will provide you with an update, including an estimated timeline for further communication regarding the investigation process and its outcome.

1.3. If you are not satisfied with the final response received by the Customer Support Department, then you may submit a Complaint to the Compliance Officer via contact details provided in the Section 3. You shall provide the following information:

- first name, last name, date of birth, nationality, full address, country of residence, account number;
- date of incident subject to complaint;

- dispute amount, disputed orders or quotations, disputed deposit or withdrawal;
- description of the facts and the reasons for your complaint, and how this affected you;
- the desired outcome or resolution.

1.4. Complaints must be submitted as soon as reasonably practicable after the incident occurs to allow for effective investigation and resolution. Delays in submission may affect the Company's ability to address the matter in a timely manner.

1.5. Upon receipt of a Complaint, the Company will acknowledge its submission and may request additional information or documentation if required for a thorough investigation.

2. HANDLING AND RESOLUTION

2.1. The Company adheres to a structured procedure to ensure that all complaints are reviewed and resolved within a maximum period of thirty (30) business days. A formal response, including the rationale for the decision, will be provided to the Client via email. However, certain complaints may be resolved in a shorter timeframe, depending on their nature and complexity.

2.2. In cases where additional time is required beyond the initial thirty (30) business days, the Company will notify the Client of the reason for the delay and provide an updated timeline for resolution. If further information is necessary to facilitate the investigation, the complainant may be requested to submit additional details.

2.3. The Complaint can be withdrawn by the same person who submitted the Complaint. The Company may request the Complainant to withdraw the Complaint in writing.

2.4. The Company reserves the right to consider a Complaint as closed under the following circumstances, including but not limited to:

- i. When the Company has issued its final decision, and no further action is required by either the Client or the Company.
- ii. When the matter has been mutually resolved to the satisfaction of both parties.
- iii. When the Client has failed to respond in a timely and adequate manner to the Company's requests for further information or clarification.
- iv. When the Company has provided a substantive response, and the Client has not indicated dissatisfaction or failed to substantiate the claim with relevant supporting data within a reasonable timeframe.
- v. In cases involving non-trading operations, where the Client initiates internal account-to-account transfers within the Company using funds that were credited to their account through a non-trading operation currently under dispute, or engages in trading using funds from such a disputed transaction.

2.5. In any of the above cases, the Company shall formally notify the Client upon closure of the Complaint.

2.6. The Company reserves the right to dismiss any Complaint that does not comply with this Procedure or where the Client has failed to adhere to the provisions of the Client Agreement. Additionally, the Company may reject Complaints that: lack accuracy, clarity, or specificity regarding the issue raised; contain obscene, offensive, or inappropriate language, including but not limited to profanity or derogatory remarks; include subjective,

emotional, or defamatory statements that do not contribute to the resolution of the dispute; or insult, harass, or threaten the Company, its employees, or representatives in any manner. In such cases, the Company is not obligated to further investigate or respond to the Complaint and will formally notify the Client of the dismissal.

You are entitled to raise your complaint with the Financial Services Commission (FSC) in Mauritius . Please note that the FSC may not attend to any complaint, unless it is satisfied that the matter has been brought to the Company's attention first, as per our procedure provided in section 2 above. Before submitting a Complaint to the FSC you have to send the Complaint to the Company.

3. CONTACT DETAILS

In writing: The Cyberati Lounge C/o Credentia International Management Ltd, Ground Floor, The Catalyst, Silicon Avenue, 40 Cybercity, 72201 Ebene Republic of Mauritius.

Via email to: compliance@jm-go.com