



## **Complaint Handling Policy**

**MINDEX DIGITAL CUSTODIAN LIMITED, MINDEX LIMITED, MINDEX  
CLEARING LIMITED  
(referred as “MINDEX”)**

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**Version: 1**

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## 1. Purpose & Scope

This Policy sets out how Mindex Digital Custodian Limited, Mindex Limited and Mindex Clearing Limited thereafter referred to as ‘the Company’ or “MINDEX” is committed to providing a fair, transparent and efficient service to all its customers. The Company views customer complaints as valuable feedback that helps us improve our products, services, and internal processes. The Company aims to resolve all complaints promptly, fairly, consistently and transparently and to treat complainants with respect whilst maintaining confidentiality.

This policy outlines the formal procedure for handling any expression of dissatisfaction from customers in a timely and fair manner, in accordance with the VAITOS Act 2021 and Financial Services Act 2007.

## 2. What is a complaint?

A complaint is any expression of dissatisfaction from a customer regarding the Company’s products, services, staff, or our handling of a transaction, where a response or resolution is explicitly or implicitly expected.

This includes, but is not limited to:

- Delays or errors in transaction processing.
- Issues with account access or security.
- Disputes regarding fees or charges.
- Dissatisfaction with the conduct of our staff or support team.
- Problems with the functionality of our platform.

## 3. Dedicated channel for complaint lodging

Complaint should be in writing through the following official channels:

- **Primary Channel (Email):** [info@mindex.group]
- **Customer Support Portal:** [link on MINDEX website]

Complaint information:

- Full name and contact details.
- Account username/ID (If applicable).
- Complaint details
- The date(s) the issue occurred.
- Any supporting evidence (e.g., transaction IDs, screenshots, correspondence).
- The resolution you are seeking.

If someone else complains on behalf of a client, a proof of authority is required.

No fee will be charged by the Company to lodge or pursue a complaint.

## 4. Complaint Handling Process

- The Company will provide a written acknowledgement of your complaint (via email) within **five (5) business days** of receiving it. This acknowledgement will include a unique reference number for your complaint.
- Complaint will be assigned by the Chief Executive Officer to a dedicated staff member who will conduct a thorough and impartial investigation. This may involve reviewing transaction records, platform logs, and correspondence. Client may be contacted for any additional information.
- The Company shall provide a written decision to the client in terms of any action plan or redress within thirty **(30) business days** from the date the complaint has been received.

## 6. Record-Keeping and Data Privacy

In line with our regulatory obligations, the Company will maintain a secure register (Annexure of all complaints. This includes:

- The details of the complaint.
- All correspondence.
- The findings of our investigation.
- The final resolution and any actions taken.

All complaint records will be retained for a minimum period of **Seven (7) years** from the date the complaint is consider resolved.

## ANNEX 1: Client Complaint Form

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### COMPLAINT FORM

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#### Section 1: Your Details

Full Name:	
Email Address:	
Contact Number:	
Account Username / ID (If Applicable):	

#### Section 2: Representative's Details (If submitting a complaint on behalf of someone else)

Representative's Full Name:	
Relationship to Client:	
Contact Number:	
Email Address:	

**Note:** If you are complaining on behalf of a client, you must attach proof of your authority to act on their behalf (e.g., Power of Attorney, letter of authority).

#### Section 3: Details of Complaint:

1. Date(s) the issue occurred:
2. What is your complaint about? (Please tick as applicable)
  - Delays or errors in transaction processing
  - Issues with account access or security
  - Disputes regarding fees or charges
  - Dissatisfaction with the conduct of our staff or support team
  - Problems with the functionality of MINDEX platform
  - Other (Please Specify):.....
3. Relevant Transaction ID(s) or Reference Numbers (if applicable):  
.....

4. Please provide a clear and detailed description of your complaint: *((What happened? When did it happen? Who was involved? Please attach a separate page if needed.))*

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#### **Section 4: Supporting Evidence**

Please list all supporting evidence you are attaching with this form. Evidence helps us investigate your complaint thoroughly. (Please tick as applicable)

- Screenshots
- Email correspondence
- Transaction records
- Other (Please list): .....

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#### **Section 5: Desired Resolution**

**What resolution are you seeking?** *(How would you like us to resolve this matter for you? e.g., a refund, an apology, correction of an error, etc.)*

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#### **Section 6: Declaration**

I declare that the information provided on this form is true and correct to the best of my knowledge.

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## **Information you need to know on Handling your Complaint**

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### **What Happens Next?**

1. **Acknowledgement:** We will send you a written acknowledgement of your complaint (via email) within five (5) business days of receiving this form. This will include a unique reference number.
2. **Investigation:** Your complaint will be assigned for a thorough and impartial investigation.
3. **Decision:** We will provide you within thirty (30) business days from the date we received your complaint with a Written Response on the decision taken.

### **Data Privacy**

Your personal data will be handled in accordance with our Data Privacy Policy and all applicable Mauritian data protection laws. Complaint records will be securely retained for a minimum of seven (7) years as required by regulation.

### **Escalation Process**

If you are dissatisfied with our decision, or if we fail to respond within the 30-business-day timeframe, you have the right to refer the matter to:

**Office of Ombudsperson for Financial Services**

8th Floor, SICOM Tower, Wall Street, Ebène, Mauritius

**Email:** ombudspersonfs@myt.mu | **Phone:** +230 468 6475