COMPLAINT HANDLING POLICY

This document outlines the procedure followed by the Company to address client complaints.

1. INTRODUCTION

IFM Capital (hereinafter referred to as the "Company") defines a complaint as any formal expression of dissatisfaction or grievance relating to the actions or omissions of individuals under the Company's control (including employees), in connection with the provision of investment and ancillary services.

The Company is committed to delivering reliable, high-quality, and timely responses to all complaints, ensuring that clients receive fair and appropriate resolutions.

2. DEFINITIONS AND SCOPE

Complaint: Any formally submitted expression of dissatisfaction by a client regarding the provision of investment and/or ancillary services.

Complainant: Any eligible client who wishes to lodge a complaint.

This Policy applies to all client complaints and outlines the procedures for submission, assessment, and resolution. Its purpose is to ensure that complaints are handled fairly, efficiently, and transparent.

3. PROCEDURE FOR HANDLING CLIENT COMPLAINTS

3.1 How to File a Complaint:

Clients can submit a complaint by sending a written message to support@adriatrades.com .

All complaints must be in writing and initially directed to the Customer Support Department. If the client is not satisfied with the response received, they may request that the complaint be escalated to the Compliance Department. Complaints sent to compliance@adriatrades.com should include the following details:

- The client's full name.
- The client's trading account number.
- Identification numbers of relevant orders and positions (if applicable).
- The date the issue occurred and a detailed description of the problem.
- The capital and value of the financial assets related to the complaint, including any relevant correspondence between the Company and the client.

3.2 Handling Complaints:

- Upon receiving a complaint, the client will receive formal acknowledgment within five (5) business days from the Support Department. The client will be informed that the complaint is under review.
- The complaint will be assessed, and if necessary, escalated to the Compliance Department. There, it will be further examined and investigated.
- All relevant information, including the events leading to the complaint, will be reviewed to reach a fair resolution for both the Company and the client.
- The Company will keep the client informed during the complaint resolution process. The client will receive clear written explanations of the findings and proposed solutions within the agreed timeframe.
- If a complaint cannot be resolved within the set timeframe due to its complexity or the need for additional information, the complainant will be notified of the new expected timeframe. If there is a delay, the client will be informed of the reasons for it and given an updated estimate for resolution.

3.3 Rejecting Complaints:

The Company reserves the right to decline processing a complaint in the following circumstances:

- The complaint does not follow the submission format as outlined in Section 3.1.
- The complaint does not provide sufficient information to identify the complainant or contains offensive language directed at the Company or its employees.

In such cases, the client will be informed of why the complaint has been excluded from review.

3.4 Record Keeping:

All complaints and related correspondence will be retained by the Compliance Department for a minimum of five (5) years, in accordance with regulatory requirements and internal policies.

3.5 Review of the Complaint Handling Policy:

This Policy will be reviewed annually or amended as necessary by the Board of Directors, particularly in response to significant operational changes or updated regulatory requirements.