



Xtrade International Ltd

Complaints Resolution Policy

January 2026

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Xtrade International Ltd (hereinafter, the “Company”) is authorised and regulated by the Financial Services Commission, Licence No. 4705379.

The Company has adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

The Company shall establish, implement and maintain effective and transparent procedures for the reasonable and prompt handling of complaints or grievances received from existing Clients or potential Clients, and to keep a record of each complaint or grievance and the measures taken for the complaint’s resolution. Clients’ complaints or grievances are initially handled by the Company’s Compliance Officer or other relevant party dealing with Client’s complaint.

The Company shall promptly address any complaints from its customers and do everything possible to satisfy them so as to avoid any damage to the reputation of Belize as a well-regulated jurisdiction. The Company shall report to the FSC on a monthly basis the action taken to address the complaints from its customers

1. Submitting your Complaint

You may submit your complaint in writing and addressed to the Compliance Department of the Company who is authorized to handle and investigate complaints that may be submitted from our Clients at the following email address: compliance@xtrade.com include the following details:

i. Full Name ii. Registered Email iii. Trading Account Number iv. A summary of your complaint justify the disputed amount and/or to include details that will facilitate the Company in investigating your complaint

Once you successfully complete and submit your complaint, the Compliance Department of the Company shall handle and investigate your complaint.

2. Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company regarding the specific complaint.

Complaint scheme:

1. Compliance Department

2. Financial Commission (external independent body)

3. Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. One of our officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint. We shall need your cooperation in order to handle your complaint.

We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within one (1) month from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within one (1) month, we will issue a holding response in writing or other durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than two (2) months from the issuing of the holding response, depending on the complexity of the case and your cooperation. Please note that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of one (1) month from the date of the submission of your complaint.

4. Final Decision

When we reach an outcome we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable).

In the event you believe that Compliance Department did not solve your complaint in a satisfactory way after 8 weeks, you have the right to refer your complaint to an independent body, to the Financial Commission, with its official website at: www.financialcommission.org