

COMPLAINT HANDLING PROCEDURE

xChief Ltd.

CONTENT

1. SCOPE
2. QUERIES
3. OFFICIAL COMPLAINTS
4. NEXT STEPS

Trade Responsibly: Contracts for Difference (**CFDs**) are complex derivative instruments that are traded on margin (**Leveraged Products**). Margin trading carries a substantial degree of risk, as the use of leverage can significantly increase both potential gains and potential losses. Because of this, Leveraged Products may not be appropriate for every investor, and you should be aware that it is possible to lose the entire amount of your invested capital. You should never risk more than you can afford to lose. If you are uncertain whether trading is suitable for you, we recommend obtaining independent professional advice. Please take the time to read our **Risk Disclosure Notice** carefully for a full explanation of the risks associated with trading Leveraged Products.

1. SCOPE

1.1. This Complaint Handling Procedure (the “Procedure”) establishes the framework adopted by **xChief Ltd** (“xChief” or the “Firm”) for the timely, fair, and efficient management of client complaints, disputes, or grievances (hereinafter referred to as the “Client”, “Complainant”, “you”, “your”).

1.2. Any capitalized terms not otherwise defined herein shall have the meaning assigned to them in Schedule A (“Glossary”) of the Client Agreement.

2. QUERIES

2.1. If you are dissatisfied with our services, or if you have a query regarding your account or activities with xChief, you may contact our Customer Support Department via live chat, email, or telephone. Our Customer Support will assess whether your query can be resolved immediately or whether further investigation is required. Where immediate resolution is not possible, xChief remains committed to addressing and resolving your query promptly, typically within 48 business hours.

2.2. If you remain dissatisfied with the response received, you may escalate the matter to the Compliance Department in accordance with the process outlined under Official Complaints.

3. OFFICIAL COMPLAINTS

3.1. An official complaint is defined as a formal expression of dissatisfaction relating to the provision of investment services, submitted by the Client to the Compliance Department in line with this Procedure.

3.2. A valid complaint must include:

- (i) The Client’s full name and surname.
- (ii) The Client’s account number.

3.3. Complaints must be submitted via email to **compliance@xchief.com**.

3.4. Complaints must be sent from the registered email address of the Client or the Client’s appointed representative and submitted as soon as reasonably practicable following the issue giving rise to the complaint.

3.5. Where appropriate, the Complainant will be kept informed of the progress of the complaint investigation.

3.6. Upon receipt, xChief will investigate the complaint and provide a formal response, including the outcome or decision, within 14 calendar days.

4. NEXT STEPS

4.1. If you are not satisfied with xChief’s final response to your complaint, you may escalate the matter to the Mwali International Services Authority (MISA), the independent regulator of the autonomous Island of Moheli, Comoros Union.

4.2. Complaints can be submitted directly to MISA by E-mail or through the official website:
<https://www.mwaliregistrar.com/contacts>.

4.3. MISA will review your complaint in accordance with its regulatory framework and may contact you for further information or supporting documentation.