
COMPLAINTS HANDLING POLICY

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1. Purpose

This policy sets out how BXPRO Limited receives, acknowledges, investigates, and resolves client complaints, in accordance with applicable laws and BXPRO's internal procedures. It forms part of, and is incorporated by reference into, the Client Agreement.

2. What Counts as a Complaint

A complaint is any expression of dissatisfaction by a client, whether written or verbal, relating to BXPRO's services, an account, a transaction, or the conduct of BXPRO staff or representatives, where the client believes they have suffered (or may suffer) financial loss, inconvenience, or unfair treatment as a result.

3. How to Submit a Complaint

Complaints may be submitted via email to complaints@bxpros.com, in English or Arabic. To help us investigate efficiently, please include your account number/ID, a description of the issue, relevant dates, and any supporting documentation. There is no charge to the client for submitting or having a complaint investigated.

4. Acknowledgment

BXPRO will acknowledge receipt of a complaint within 48 hours, confirming that the matter has been logged and providing a reference number for tracking.

5. Urgent Complaints

Complaints involving suspected unauthorized account access, suspected fraud, or an immediate risk to client funds will be prioritized for expedited initial review, in parallel with and ahead of the standard timeline in clause 6, and may additionally be handled under BXPRO's Anti-Fraud and AML & KYC provisions.

6. Investigation

Complaints are investigated by BXPRO's compliance function, independent of the department or individual the complaint concerns wherever practicable. BXPRO may request additional information from the client during the investigation.

7. Resolution Timeline

BXPRO aims to resolve complaints within 30 business days of acknowledgment. Where a complaint is complex and cannot be resolved within this timeframe, BXPRO will inform the client of the delay, the reason for it, and a revised expected timeframe.

8. Outcome

On conclusion of the investigation, BXPRO will provide the client with a written outcome, including the reasons for the decision and, where applicable, any remedial action to be taken.

9. If You Are Not Satisfied

If a client is not satisfied with the outcome, they may request an internal review by replying to the outcome communication within 14 days, setting out the grounds for disagreement. Where a matter cannot be resolved internally, the client may, where available under applicable law, escalate the matter to the competent regulatory authority, or through the dispute resolution mechanism set out in the applicable Client Agreement.

10. Complaints Involving Referrers or Introducing Brokers

Where a complaint concerns the conduct of a Referrer, Introducing Broker, or other third party who introduced the client to BXPRO, the complaint will still be received, logged, and investigated by BXPRO directly under this Policy. This does not limit any separate rights BXPRO may have against the Referrer under the applicable Referrer Agreement.

11. Fair Treatment

All complaints are reviewed fairly, consistently, transparently, and without discrimination, regardless of the client's account size, trading history, or relationship with BXPRO.

12. Record Keeping

BXPRO maintains records of all complaints, including the nature of the complaint, correspondence, investigation findings, and outcome, for at least seven (7) years, consistent with BXPRO's AML & KYC Policy record retention requirements.

13. No Adverse Action for Complaining

BXPRO will not restrict, suspend, or close a client's account solely because the client has submitted a good-faith complaint. This does not limit BXPRO's rights under its other policies (including the Market Abuse Policy and AML & KYC Policy) where a complaint or its investigation separately reveals grounds for such action.

14. Related Policies

This Policy should be read together with BXPRO's Terms & Conditions, AML & KYC Policy, and, where relevant, the Referrer Agreement's dispute resolution provisions.