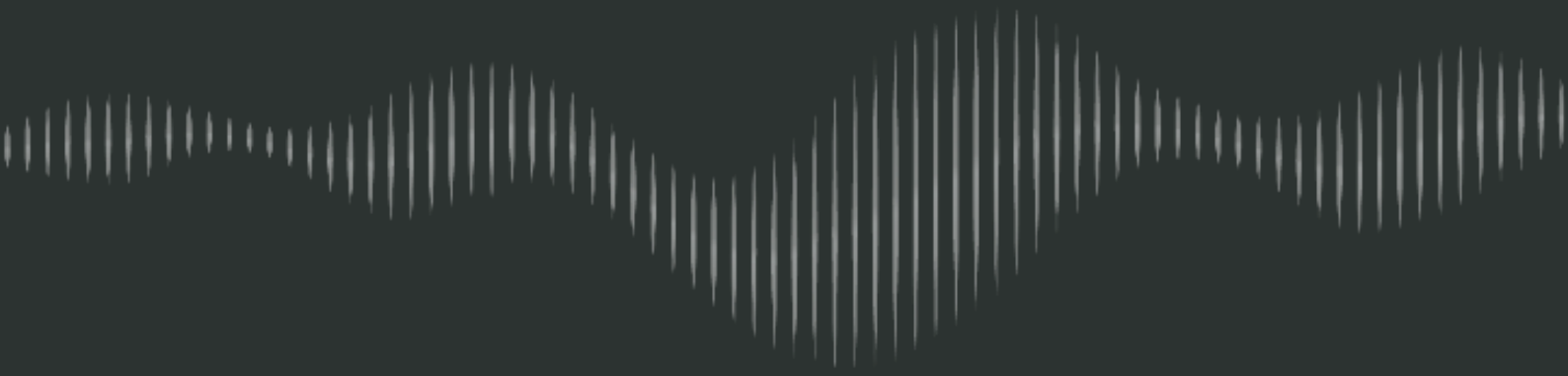
CENTURY FINANCIAL

COMPLAINTS HANDLING POLICY



Version 2.0 – April 2026

Century Financial Limited
The Cyberati Lounge, Ground Floor, The Catalyst, Silicon Avenue, 40 Cybercity, 72201, Ebène, Republic of Mauritius
License Number: GB24203860 | Registered and regulated by the Financial Services Commission (the "FSC") in Mauritius

1. INTRODUCTION

The Complaints Handling Policy (hereinafter "the Policy") outlines the procedures followed when dealing with complaints received from Clients. Century Financial Limited (the "Company") undertakes to maintain effective and transparent procedures for the reasonable and prompt handling of complaints received.

The Policy is an integral part of the Client Agreement and contains information on how the Company manages any complain which may arise in the course of business.

Capitalized terms used herein shall have the same meaning as the Terms of Business.

2. DEFINITION OF A COMPLAINT

A Client complaint is an expression of dissatisfaction by a client regarding the services provided by the Company. A complainant is any person, natural or legal person who is presumed to be eligible to have a complaint considered by a firm and who has already lodged a complaint.

This Policy is in addition to the Company's overarching general obligation to act honestly, fairly and professionally and in the best interests of its Clients and to comply, in particular, with the principles set out in the relevant legislation when providing investment services and other ancillary services.

The Company may amend this Complaints Handling Policy, and the updated version will apply to you once published on our website. Please ensure that you check our website regularly.

3. SUBMISSION OF A COMPLAINT

In order to file a complaint, please send a description and the date the incident has occurred along with any supporting documentation to complaints.mu@centuryfinancial.com.

Complaints should be submitted from the Client's registered email address and as soon as reasonably practicable following the occurrence of the issue giving rise to the Complaint.

All complaints must be clear, complete, and contain sufficient information to enable proper investigation. The Company reserves the right not to process communications containing offensive, abusive, defamatory, threatening or inappropriate content.

To facilitate investigation, the Client should provide:

- Full name and surname;
- Trading account number;
- The affected transaction numbers (if any);
- The date that the issue arose;
- An accurate description of the issue;
- The damage claimed by the complainant.

In absence of any or all the above requirements, the Company will not be able to investigate the Complaint until the requisite or missing and/or additional information is provided by the Client.

4. ACKNOWLEDGEMENT OF COMPLAINT

When a valid complaint is received, the Company shall take into account the particular issues raised and the evidence provided by the Client. Upon receipt of a valid complaint, a written acknowledgment e-mail will be sent to the Client within seven (7) business days. This acknowledgement e-mail will further notify the Client of the unique reference number (URN) which must be used in all future contact with the Company regarding the specific complaint.

The Company may also request the Client to submit further information/document to assist the investigation.

5. HANDLING AND INVESTIGATION OF COMPLAINTS

The Company shall investigate all complaints thoroughly and endeavour to reach a final resolution in a timely manner, taking into account the nature, complexity, and circumstances of each complaint.

During the complaint investigation period, the Company may inform the Client of the team handling the complaint and request additional information and/or documentation (as necessary) for the complete assessment of the said complaint.

A final response will ordinarily be provided within thirty (30) calendar days from the date of receipt of the initial complaint, provided that the Client has supplied all information and documentation reasonably requested by the Company.

Where additional time is required to complete the investigation, the Company will inform the Client of the delay and provide a revised timeframe for resolution of the said complaint.

As specified in the Client Agreement governing the Client's relationship with the Company and depending on the nature of the Complaint, the Company may suspend trading on the Account(s) while the matter is under investigation. The Company will notify the Client should this be the case.

The Company is committed to handling and resolving complaints in a fair, transparent, impartial, professional, and amicable manner.

The Company may deem a complaint to be closed in accordance with section 7 of this Policy. In such circumstances, the Company may conclude its investigation and consider the matter resolved and closed.

6. FINAL DECISION

Upon completion of its investigation, the Company shall notify the Client of the outcome of the complaint, including its findings, the reasons for its decision, and any remedial measures, where applicable.

If the Client remains dissatisfied with the Company's assessment or decision, the Client has the right to refer the complaint to the Financial Services Commission, Mauritius, in accordance with Section 8 of this Policy.

7. REJECTION OF COMPLAINTS

The Company reserves the right to reject, decline to investigate, or discontinue the handling of a complaint where, in its reasonable assessment:

a) the complainant fails to provide sufficient information, supporting documentation, or clarification necessary for the proper assessment and investigation of the complaint;

b) the complaint is manifestly unfounded, frivolous, vexatious, abusive, repetitive, or submitted in bad faith;

c) the subject matter of the complaint has previously been reviewed and resolved by the Company, and no new material information or evidence has been provided;

d) the matters raised fall outside the scope of the Company's activities, responsibilities, authority, or control;

e) the complaint concerns disputed non-trading operations in circumstances where the relevant funds have been transferred, withdrawn, utilised, or otherwise disposed of during the pendency of the dispute; or

f) the Company is otherwise unable to investigate or determine the complaint due to circumstances beyond its reasonable control.

Where a complaint is rejected or discontinued, the Company shall, where appropriate and subject to any regulatory and confidentiality obligations, notify the complainant in writing of its decision.

8. ESCALATION OF COMPLAINTS TO THE FINANCIAL SERVICES COMMISSION (FSC)

In the event the Client is not satisfied with the final decision of the Company, or in the unlikely event that the Company is unable to resolve the complaint, the Client may raise a complaint to the FSC on its online complaints portal. The FSC online complaints portal is accessible at https://complaints.fscmauritius.org/.

All complaints to the FSC must be submitted exclusively through the online complaints portal and supported by relevant documentation, in accordance with the FSC's established complaints handling procedures.

In addition, the FSC maintains a whistleblowing desk pursuant to section 45A of the Financial Services Act 2007. Individuals wishing to report any suspected misconduct, regulatory breaches, or suspicious activity may submit via email, by post, or in person to whistleblowingdesk@fscmauritius.org.

Further information regarding the FSC's complaints handling and whistleblowing mechanisms is available on the FSC's official website https://www.fscmauritius.org.

9. CONFIDENTIALITY AND REGULATORY OBLIGATIONS

All complaints and related information shall be treated confidentially and in accordance with applicable laws, including AML/CFT/CPF obligations, sanctions requirements and data protection laws.

Nothing in this Policy shall require the Company to disclose information where such disclosure would breach legal, regulatory or AML/CFT/CPF obligations.

The Company reserves the right to suspend or restrict the handling of a complaint where fraud, suspicious activity or regulatory reporting obligations arise.

10. RECORD KEEPING

The Company shall maintain records of all Complaints, investigations, correspondence and outcomes in accordance with applicable legal and regulatory requirements. Records shall be retained for the minimum period prescribed under applicable law and internal policy.

11. FURTHER CONTACT DETAILS

Any enquiry, correspondence, or request for information relating to this Complaints Handling Policy may be submitted to the Company using the contact details set out below:

Century Financial Limited
C/o Credentia International Management Ltd
The Cyberati Lounge
Ground Floor, The Catalyst
Silicon Avenue, 40 Cybercity
72201 Ebene
Republic of Mauritius
Email: complaints.mu@centuryfinancial.com