iQuoto

LEGAL DOCUMENT

Complaints Policy.

Version
1.0

Effective
12 October 2026

iQuoto International Limited, trading as iQuoto Global
Registered in St Vincent and the Grenadines · 25708 BC 2019

Complaints Policy.

This policy explains how clients of iQuoto International Limited SVG can complain and how Support investigates and refers the response to the Compliance Officer for approval. It applies to account administration, trades, charges, payments, withdrawal handling, copy-service issues and privacy concerns within the Company's responsibility. It supplements the Client Account Terms and does not limit mandatory rights.

Company: iQuoto International Limited SVG, registration number 25708 BC 2019. Correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines. Website www.iquoto.global. Complaints email compliance@iquoto.global. Support email support@iquoto.global.

CONTENTS

1 Making a complaint
2 Receipt and acknowledgement
3 Investigation and responsibility
4 Response and delays
5 Escalation and external rights
6 Ongoing account activity
7 Records and oversight

1 Making a complaint

1.1 You may send a complaint to compliance@iquoto.global or support@iquoto.global, write to the address above or raise it through an approved existing support channel. A complaint does not need to use legal language or a particular form. Complaints handling by the Company is free of charge.

1.2 Include your name and account identifier, a description of the problem, relevant transaction identifiers or dates where available, supporting information and the outcome you seek. Do not send passwords or full card credentials. Missing detail does not by itself prevent logging and acknowledging a complaint; Support will request information reasonably needed for investigation.

1.3 A representative may complain with suitable authority. We will make proportionate identity and mandate checks and accommodate reasonable communication needs. Contact details must be verified before sensitive account information is disclosed.

2 Receipt and acknowledgement

2.1 Support logs complaints when received, records the receipt time and gives a reference. Requests for further information do not automatically restart the clock. A complaint received by another Company team must be passed promptly to Support and Compliance with the original receipt date recorded.

2.2 We acknowledge complaints within 14 business days of receipt and aim to acknowledge earlier where practicable. The acknowledgement identifies the complaint reference, contact route, issues understood and expected response date. It is distinct from the substantive final response even if both are sent together following a quick resolution.

2.3 We provide the Compliance-approved final response within 14 business days of receipt, subject to the delay process in clause 4.2 and any earlier binding legal deadline. Business days are weekdays other than SVG public holidays, as defined in the Client Account Terms. We record actual receipt; requests for information or internal forwarding do not automatically restart the period.

3 Investigation and responsibility

3.1 Support gathers records and coordinates investigation with Trading, Risk, payments or another relevant team. The Compliance Officer reviews findings and approves the final response. A complaint about Support's handling receives suitable review. A complaint involving the Compliance Officer is escalated to the board or its designated independent reviewer.

3.2 We will assess the complaint fairly using available orders, executions, fee calculations, account and payment records, calls, messages and policies applicable at the relevant time. We will consider whether the Company complied with its contract and applicable law and whether an error or omission requires correction or redress. A profitable client trade or disagreement with the Company is not itself evidence of abuse.

3.3 We will preserve relevant evidence and ask for proportionate supporting information. Information requests must explain what is needed and why. We will coordinate with a bank, payment provider, trader or other provider where necessary, without automatically disclaiming responsibility for the Company's own service or duties.

3.4 We handle complaint information under the Privacy Notice and disclose it only as necessary and lawful. An investigation may have lawful confidentiality limits, including restrictions on disclosing third-party personal information, security details or financial-crime reports; we will explain available conclusions where lawful.

4 Response and delays

4.1 The final response states the issues considered, material findings, decision, reasons, any correction or proposed remedy and how it will be implemented. It identifies Compliance approval and the available internal escalation route. Where appropriate, provide intelligible calculations and records subject to lawful restrictions.

4.2 If a final response cannot be completed within 14 business days, we will explain the delay before that deadline, identify outstanding matters and give a revised date and updates. A delay notice does not remove a binding statutory deadline or create unlimited time to investigate.

4.3 We will implement an agreed or otherwise required remedy within a stated reasonable period. A remedy does not require a blanket waiver of unrelated claims or mandatory rights. Any settlement involving a release must be separately and lawfully agreed with clear scope.

5 Escalation and external rights

5.1 If you disagree with the response or handling, ask compliance@iquoto.global for review, quoting the reference and concern. The matter is referred to a suitable reviewer who was not responsible for the disputed decision, with board escalation where appropriate. We will give the review timetable and explain any delay. The review does not prevent an available legal step before it is complete.

5.2 The Company has confirmed it is not a member of an external complaints resolution scheme for these SVG client accounts. No ombudsman membership or compensation entitlement is promised by this policy. You retain any applicable right to contact a competent authority, privacy regulator or court. A payment provider's own complaint scheme is distinct and depends on its contract and eligibility; it is not automatically a route for claims against this Company.

5.3 Governing law and court jurisdiction follow the Client Account Terms, subject to mandatory rights. Internal complaint handling is not an absolute condition preventing court action or an authority complaint. Making a complaint, requesting records or challenging jurisdiction does not itself constitute Default.

6 Ongoing account activity

6.1 The Company will not retaliate against a client for complaining or withhold unrelated genuinely available funds solely because a complaint exists. Normal margin, payment, security and legal obligations continue unless lawfully changed or restricted for an identified reason.

6.2 Report suspected account compromise promptly to support@iquoto.global using the urgent channels disclosed for the account. Support operates during the disclosed market opening hours; the complaint response period is not an emergency-response guarantee. Appropriate protective steps must not be

delayed merely because a complaint investigation is continuing.

7 Records and oversight

7.1 Complaint communications and calls are retained for seven years from the relevant event, including the recorded call or sent/received message date. The case file, decision record and supporting account data are retained for their justified purpose and applicable legal period. Relevant evidence is preserved for actual or reasonably anticipated disputes and lawful holds.

7.2 The complaint register should record receipt, acknowledgement, issues, investigator, evidence, Compliance approval, response, remedy, delays and closure. Access must be limited appropriately. Compliance reviews recurring issues and recommends corrective action; significant concerns must be escalated to the authorised management or board owner.

7.3 Training and quality checks must support prompt logging, fair investigation, reliable deadlines and effective remedies. The policy and public contact routes must be reviewed when the service or applicable requirements change. Material client-facing changes follow applicable law and the Client Account Terms.

iQuoto

Questions about this document?

Support

support@iquoto.global

Compliance and complaints

compliance@iquoto.global

Website

iquoto.global

Client portal

secure.iquoto.global

---

iQuoto International Limited, trading as iQuoto Global. An International Business Company incorporated in St Vincent and the Grenadines, registration number 25708 BC 2019.

Registered office and correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines.

Risk warning. FX and CFDs are complex, leveraged financial products which carry a high level of risk to your capital. Trading on margin can result in losses that exceed your deposits, and these products are not suitable for all investors. You should ensure you fully understand the risks involved, and seek independent advice if necessary, before opening an account. Past performance is not a reliable indicator of future results.

© 2026 iQuoto International Limited