

**COMPLAINTS HANDLING POLICY**  
**Credit Financier Invest Limited**  
Regulated by the Vanuatu Financial Services Commission

**1. INTRODUCTION**

Credit Financier Invest Ltd (hereinafter “the Company”, “us”, “our” “we”) is authorised and regulated in Vanuatu with authorisation number 700479. The Company is fully licensed with a Vanuatu Security Licence (License Number 700479), to provide intermediary services in connection with derivative products, operating under the Financial Dealers Licensing Act.

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.

**2. SUBMITTING OF COMPLAINT**

You may submit your complaint in writing and address it to the Compliance Function of the Company who is authorized to handle and investigate complaints that may be submitted to them from our Clients.

You are encouraged to use the Complaints Form attached herein and submit it in the following way:

By submitting the Complaints Form electronically at the following email address: [global@cfifinancial.com](mailto:global@cfifinancial.com), along with a copy of any additional documentation that would be relevant to the complaint.

**3. ACKNOWLEDGEMENT AND RESOLUTION OF THE COMPLAINT**

We will acknowledge receipt of your complaint within five (5) business days, providing you with a unique reference number for your complaint and we will endeavor to resolve your complaint within 28 days. The unique reference number provided should be used for all future contact with the Company, the regulator (VFSC), and the Financial Ombudsman Service.

However, from time to time, it may be necessary to carry out further investigation to ensure we fully resolve your complaint. If this occurs, we may require the maximum of eight weeks from the date of receipt of your complaint before we respond to you, we will keep you updated on the progress 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 case our final decision does not fully satisfy your demands, or in the unlikely event that we are unable to resolve your complaint within the timescales found in this Policy, you can contact the Financial Ombudsman Service at:

**Vanuatu Office of Ombudsman**

<https://ombudsman.gov.vu/index.php/ombudsman/lodging-a-complaint>

If you would like further information, please contact the Office of the Ombudsman at:

Port Vila Office: Office of the Ombudsman  
PMB 081, Port Vila, Vanuatu, SW Pacific  
Tel: (678) 27200  
Email: [ombudsman@vanuatu.gov.vu](mailto:ombudsman@vanuatu.gov.vu)

Santo Office: Office of the Ombudsman

First Floor, Luganville Commercial House  
PO.Box 378, Luganville, Vanuatu, SW Pacific  
Tel: (678) 36364  
Email: [ombudsman@vanuatu.gov.vu](mailto:ombudsman@vanuatu.gov.vu)

**Vanuatu Financial Services Commission**  
Rue Bougainville, PO Box 9023, Port Vila, Vanuatu  
Phone: +678-22-247, Fax: +678-22-242  
[www.vfsc.vu/fees-help-support/contact-us](http://www.vfsc.vu/fees-help-support/contact-us)  
e-mail: [info@vfsc.vu](mailto:info@vfsc.vu)

### **COMPLAINTS FORM**

This is the form you need to fill in if you wish to submit your complaint to Credit Financier Invest Ltd (V) (the “Company”). Complete, up-to-date as well as accurate information is required to be provided to the Company for the proper investigation and evaluation of your complaint.

Please note that the below Complaint Form is only indicative and not exhaustive. The Company may request further information and/or clarifications and/or evidence as regards your complaint.

#### **DATE:**

#### **CLIENT INFORMATION**

Name:  
Surname:  
ID or Passport Number:  
Country of nationality:  
Legal Entity Name (in case the Client is a legal person):  
Account Trading Number:

#### **CONTACT DETAILS OF THE CLIENT**

Postal Address:  
City/Province:  
Code:  
Country:  
Telephone Number:  
Email:  
Please advise your most convenient method of communication:

#### **DETAILS OF THE COMPLAINT**

Date when the Complaint was created:  
Employee who offered the services to the Client:  
Description of the Complaint: (use a separate sheet if necessary)

**I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct and complete.**

#### **FOR OFFICIAL USE ONLY**

Received on:  
Received by:  
Assigned to:  
To reply by: