Complaints Policy

TabTrade (Mauritius) Ltd

Date: 08 July 2026
Company: TabTrade (Mauritius) Ltd
Company No.: 236339
Licence No.: GB26206419
Regulator: Financial Services Commission, Mauritius (FSC)
Address: Office 15, Floor 1, CentrePoint
Trianon, 72257, Mauritius
Email: support@tabtrade.com

1. How to Make a Complaint

1.1 TabTrade (Mauritius) Ltd is committed to providing a high standard of service to all clients. TabTrade (Mauritius) Ltd is an Investment Dealer (Full-Service Dealer, excluding Underwriting) regulated by the Financial Services Commission (FSC) in Mauritius.

1.2 This Policy explains how we receive, register, investigate and resolve complaints or disputes submitted to us in relation to our products, services, conduct, performance or procedures.

1.3 A complaint means a written expression of dissatisfaction or grievance for which redress is being sought, and which has not been addressed by Customer Support, in relation to the Company's products or services. A complaint is different from customer feedback, customer opinion, an inquiry or a request.

1.4 You can contact us in any of the following ways:

a. by email: support@tabtrade.com;
b. through our website: by submitting a support or contact form;
c. by written correspondence addressed to:

   Complaints Handling Team - TabTrade (Mauritius) Ltd

   Office 15, Floor 1, CentrePoint Trianon, 72257, Mauritius; or

d. through our social media channels, where available. If a complaint is received through a channel that is not appropriate for formal complaints, we may ask you to submit or confirm it in writing so it can be registered correctly.

1.5 When submitting a complaint, please include your full name, any relevant account details, your preferred method of contact, the resolution or outcome you are seeking, a detailed explanation of the issue and any supporting documents.

1.6 It is important that inquiries are not confused with complaints. If a notification received through our complaint channel is an inquiry or request rather than a complaint, we will forward it to the relevant department and inform you of that action.

2. Acknowledgement

2.1 Upon receiving your complaint, we will log it, allocate a unique reference number and work toward a timely resolution.

2.2 Formal complaints will be acknowledged in writing within five working days. The acknowledgement will include the complaint reference number, and will take into account any communication preferences you have advised, such as your preferred method of contact or language.

2.3 If the Complaints Handling Team or Customer Support team has questions about your complaint, those questions will be raised with you in writing, usually by email.

2.4 We will only collect information about you that is needed to understand, investigate and settle your complaint. Complaints will be traced and administered at each stage of the procedure through a transparent system.

3. Complaint Handling Responsibilities

3.1 Complaints are managed at three levels so that responsibility is clear, oversight is effective and conflicts of interest are controlled.

3.2 First level - Complaints Handling Team. Complaints will be managed day to day by the Complaints Handling Team led by the Complaints Handling Coordinator. The Coordinator reports to the Board Members and provides regular updates to the Compliance Officer.

3.3 The Complaints Handling Coordinator is responsible for complaint intake and acknowledgement, gathering relevant details and documents, coordinating with internal teams such as compliance, legal, customer support and operations, investigating complaints, ensuring regulatory timeframes are met, escalating unresolved or high-risk matters, maintaining the Complaints Register, tracking progress and providing periodic reports on trends, unresolved issues and improvements required.

3.4 The Coordinator also supports regulatory compliance by ensuring complaint-handling procedures align with regulatory guidelines and internal policies, supporting the Compliance Officer in liaison with the FSC where required, identifying recurring issues, recommending process improvements and ensuring accurate records are available for audits, regulatory inspections and internal reviews.

3.5 Second level - Compliance Officer. The Compliance Officer is designated to oversee the complaints handling framework and liaise with the FSC when required. The Compliance Officer is not accountable for the day-to-day management, resolution or investigation of individual complaints.

3.6 The Compliance Officer acts as the primary point of contact between TabTrade and the FSC regarding complaints, ensures regulatory reporting and disclosures relating to complaints are made in a timely and accurate manner, provides updates to the Board on regulatory developments, concerns or guidance received from the FSC, and verifies that the framework operates in line with regulatory requirements.

3.7 Third level - Board of Directors. The Board maintains overall oversight of the complaints handling framework and is responsible for accountability, regulatory adherence and governance.

3.8 The Board establishes and maintains the complaint handling framework, appoints and oversees the Complaints Handling Team, reviews periodic reports on complaints received, handled and resolved, addresses systemic issues and ensures the Compliance Officer has the autonomy needed to liaise with the FSC without being directly involved in complaints management.

3.9 This structure supports segregation of duties, strengthens oversight and mitigates potential conflicts of interest. Any conflicts of interest identified during the complaints process must be declared to the Board Members.

4. Investigation of Your Complaint

4.1 Some complaints may take longer to resolve as we gather and assess all relevant information. The Complaints Handling Coordinator will oversee the transparent, independent, courteous and efficient handling of complaints.

4.2 We may request further information or supporting documents from you to assist with our investigation.

4.3 During our investigation, we will examine and assess the facts and information provided by you, the facts and information provided by the officer responsible for the relevant services where applicable, information retrieved from our records such as transaction history, trading history, correspondence, emails, recorded telephone calls and IT data, and the events leading to the complaint.

4.4 We deal with all complaints and all complainants equally, without discrimination. All complaints are taken seriously, handled transparently and investigated promptly.

4.5 Unresolved or high-risk complaints may be escalated to senior management, the Compliance Officer and the Board as required.

5. Complaint Response and Timeframes

5.1 TabTrade will attempt, as far as possible, to resolve your complaint within thirty (30) working days after receipt.

5.2 The following internal timeframes apply:

a. formal acknowledgement of the complaint: within five working days;
b. full reply, as far as possible: within 21 working days; and
c. resolution of the complaint, as far as possible: within 30 working days.

5.3 If a full reply cannot be made within 21 working days, we will tell you why and let you know when a full reply will be made. We will inform you of any change to the timeframe at the earliest opportunity.

5.4 Our written response will set out the outcome of the complaint and the reasons for our decision. Where your complaint is not upheld, the response will address the issues raised, set out our findings and the relevant information considered, and provide enough detail to help you understand the reasons for our decision.

5.5 If you remain dissatisfied with the proposed solution, you may contact the Customer Support team to provide specific clarifications about your concerns. The team will review the complaint objectively, on its merits and, where appropriate, with guidance from the Board Members and the Compliance Team. We will aim to address the complaint in a fair, unbiased and equitable manner.

6. Complaint Register and Records

6.1 TabTrade will maintain a Complaints Register for all complaints received.

6.2 The Complaints Register will include, at a minimum, the date of the complaint, acknowledgement date, nature of the complaint, the reference number, status, actions taken and resolution or closure details.

6.3 The Complaints Handling Supervisor is responsible for monitoring complaints and closure of complaints.

6.4 After a complaint is settled, TabTrade will preserve all documents relating to the complaint electronically for seven (7) years after the customer's trading account closure.

6.5 TabTrade may prepare statistics and reports about complaints to improve the efficiency of complaint administration and to identify areas requiring improvement.

7. External Review

7.1 If you are not satisfied with the outcome of your complaint after completing TabTrade's internal complaints process, or if you have not received a reply within the period required for external referral, you may refer the matter in writing to the Office of Ombudsperson for Financial Services.

7.2 Complaints referred to the Office of Ombudsperson for Financial Services should include all supporting information and correspondence exchanged during the internal review process, including your name and address, the name and address of the financial institution, the nature and circumstances of the complaint, the relief sought, a declaration that the complaint was first made to the financial institution and a copy of any reply and supporting documents.

7.3 Office of Ombudsperson for Financial Services contact details:

Address: 8th Floor, SICOM Tower, Wall Street, Ebene 72201, Mauritius.

Telephone: (+230) 460 0473 or 460 0474.

Email: ombudspersonfs@ofsmauritius.org.

Website: https://ofsmauritius.govmu.org.

7.4 Where a complaint must be submitted to FSC Mauritius instead of the Office of Ombudsperson for Financial Services, FSC Mauritius requires complaints to be submitted through its Online Complaints Portal. Complaints to FSC Mauritius submitted by phone, email, through the contact section of the FSC website or in person may not be entertained.

8. Confidentiality and Data Protection

8.1 Complaint information will be treated confidentially and handled in accordance with applicable confidentiality obligations and the Data Protection Act 2017.

8.2 We will only collect information about you that is reasonably required to assess, investigate, resolve, record, or report the complaint.

8.3 Complaints will be traced and administered through each stage of the procedure.

9. Review and Updates

9.1 This Complaints Policy will be reviewed annually, or more frequently where required by changes in local laws, regulations, regulatory guidance, business operations, or internal procedures.

9.2 The review process includes assessing whether complaint-handling procedures continue to meet client expectations, regulatory obligations, and industry standards.

9.3 Any material updates to this Policy will be approved by the Board or senior management, as applicable, and communicated to relevant staff.

9.4 All staff involved in complaints must deal with complaints with due attention, whether formal or informal, promptly, courteously, fairly, and in confidence.