

PROVIDENCE INVESTMENTS

NOVEMBER 2025

Providence Investments

COMPLAINTS HANDLING AND DISPUTE RESOLUTION POLICY

Company No 228292 | Licence No GB25205262

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1. Introduction

This policy outlines the procedures for managing complaints and disputes swiftly, transparently, and effectively at Providence Investments (referred to as "the Company" or "we"). It governs how we address issues related to our operations and processes.

The Company maintains a Complaints Log and a structured framework for dispute resolution. Our goal is to develop and uphold a fair and impartial complaints and dispute handling system that includes the following components:

- A documented Policy (published on our official website) that details our approach to addressing complaints, covering:
 - Steps to file a complaint about our services or decisions;
 - Time limits for resolving complaints;
 - Information provided to complainants;
 - Next steps if a complaint remains unresolved.
- Clear communication of the Company's Complaints and Dispute Resolution Policy to clients.
- Complaints register to record each complaint's details and its resolution status.
- Referrals to external dispute resolution bodies for cases that cannot be resolved internally.

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1.1. Definitions

A. Complaint:

A complaint is defined as a specific claim or request related to the Company's services or products, which challenges the Company's performance or raises issues of negligence, accompanied by a clear, detailed, and specific demand.

Inquiries requesting opinions, positions on specific cases, or general information about the Company's operations or services are not classified as complaints.

B. Complainant:

A Complainant may be any individual, legal entity, unincorporated company, or other organization that engages with the Company's services or receives service-related information or offers.

When a complaint is lodged by an authorized representative or another individual with legal permission, the Company will verify the legitimacy of the authorization, as required by law. If authorization is missing, the Company will contact the original complainant directly to expedite the process.

C. Dispute:

A dispute refers to a complaint that remains unresolved—in other words, an issue that has gone through the complaint process outlined in this Policy, but the complainant is not satisfied with the result.

D. Dispute Resolution:

Dispute resolution refers to the processes by which disputes are ended. This can occur through:

- A negotiated agreement, where the involved parties work directly to reach a mutually acceptable outcome;

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- A mediated agreement, where an impartial mediator assists both parties in reaching a voluntary resolution; or
- An arbitrated or adjudicated decision, in which an independent arbitrator or court issues a binding decision on how the dispute should be resolved.

1.2. Submitting a Complaint

To facilitate efficient investigation, the Complainant should report the date and details of the event or incident related to the complaint at the earliest opportunity.

Complaints can be submitted to the Company by:

- Mail;
- Email; or
- Written document.

Customer Service Representatives (CSRs) are available to assist complainants in preparing and submitting complaints. Complaints related to services under an online trading agreement should be directed to the CSR, whose contact information is readily available on the Company's website. All complaints will be escalated to the Company's Compliance Officer.

The Company does not offer a direct customer service phone line but does provide email for written complaint submissions. If a customer requests a telephone conversation, a CSR may make an outgoing call, with recordings securely stored.

For in-person submissions, complainants are welcome to visit the Company's head office during regular business hours (8:00 a.m. - 5:00 p.m. on working days). For written submissions, please include any supporting documents with your complaint whenever feasible. Complaints submitted by email are monitored on an ongoing basis by the Company.

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1.3. Registration of Complaints

The Company will document each complaint until it is fully resolved. This record will capture, at a minimum, the following details:

- A description of the complaint;
- Information on the event or situation related to the complaint;
- The date the complaint was submitted;
- Actions taken to address or resolve the complaint;
- If the complaint is rejected, the reasons for rejection;
- Timeframe for addressing the complaint;
- The individual assigned to resolve the complaint; and
- The date a response is provided to the complainant.

The Company prioritizes limiting the collection of complainant data strictly to information necessary for resolving the complaint. Once the complaint has been addressed, any personal information collected in this process will either be deleted or anonymized to prevent identification.

All complaints are processed in a transparent system that enables tracking and management at every stage of the complaint-handling process. The Company keeps a written record of all submitted complaints, utilizing either a standard complaint form or electronic registration for this purpose. A copy of the complaint record will be provided or mailed to the complainant.

The Company records all telephone conversations between the Customer Service Representative (CSR) and the complainant, retaining these voice recordings for up to one (1) year. The complainant will be informed of this recording at the start of the conversation. Access to these recordings, along with a certified memorandum of the recorded conversation, will be made available to the complainant upon request.

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1.4. Managing Complaints

The Company handles all complaints and complainants impartially, ensuring no discrimination and full compliance with the procedures outlined in this Policy.

1.5. Disputes with Customers

To achieve a positive resolution, the Company's Complaint Handling and Dispute Resolution process will:

- Carefully listen to the complainant's concerns,
- Request documentary evidence as needed to confirm the facts,
- Engage in negotiation with a calm and professional approach,
- Acknowledge and adhere to legal obligations, consulting with relevant consumer organizations as necessary based on the dispute's nature, and
- Provide clear, accurate information about the complainant's available options for resolving the issue.

In our contracts and engagement letters, we will incorporate clauses to facilitate cooperative dispute resolution, including:

- Promptly notifying the other party of any issues and initiating informal discussions to seek a mutually agreeable solution;
- Establishing a formal process for addressing ongoing concerns by setting out issues and proposed resolutions in writing, while requiring both parties to make all reasonable efforts to resolve disputes equitably;
- Engaging an informal negotiator, such as an industry representative, business advisor, or employee representative, to assist in identifying an acceptable resolution; and

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- Allowing for the use of alternative dispute resolution methods, including mediation or conciliation.

1.6. External Dispute Resolution Options

The Company provides various options for external dispute resolution, selecting the most appropriate method based on the nature of each dispute. Achieving a successful external dispute resolution generally involves the following steps:

1. Fully understand the dispute;
2. Become familiar with the available dispute resolution options;
3. Choose the suitable dispute resolution method;
4. Engage an alternative dispute resolution provider;
5. Prepare thoroughly for the alternative dispute resolution process; and
6. Work collaboratively toward a resolution outcome.

If a complaint is submitted on behalf of another individual, the Company may request proof of that person's consent to have the complaint handled by the representative. We aim to address complaints within five (5) business days where possible, and in all cases, response times will not exceed 30 days.

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A. Compliance Officer

All complaints are managed by the Compliance Officer, who is responsible for overseeing the entire complaint-handling process.

B. Directors of the Company

The Directors hold the highest authority within the Company for making decisions on complaints that cannot be resolved through the standard procedure. In reaching these decisions, they will take into account the Compliance Officer's recommendations.

Employees involved in the action or decision that led to the complaint will not participate in the complaint resolution decision-making process. Such employees are expected to provide all reasonable assistance to expedite the complaint resolution process in the complainant's best interest.

C. Response to Complaints

The Company adheres to established procedures to ensure that all complaints are addressed within a maximum period of thirty (30) business days. Each response, including the rationale for the decision, is formally provided to the complainant. Depending on the specifics of the complaint, certain cases may be resolved more swiftly. In cases where the complexity of a complaint requires additional time beyond thirty (30) business days, the Company will inform the complainant of the reason for the delay.

Occasionally, additional information from the complainant may be necessary to complete the investigation. In such cases, prompt provision of the requested details is encouraged.

If a complaint is submitted on behalf of another person or in a way that does not allow for proper verification of authorization, the Company may request confirmation from the authorized individual who initially filed the complaint.

Every decision related to complaint resolution is accompanied by a clear, precise explanation, which is communicated to the complainant in writing. Where a decision is based on legislation,

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the relevant laws and associated regulations will be explicitly referenced in the rationale. Additionally, when informing the complainant of the decision, the Company will outline options for appeal and the potential for compensation if applicable.

D. Monitoring of Complaints

Once a complaint has been resolved, the Company retains all written and electronic records pertaining to the complaint for a period of seven (7) years. The Company is also authorized to produce statistical data and reports on complaint handling activities to enhance the efficiency of the complaints administration process.

E. Settlement of Disputes

If a dispute between the Company and the complainant remains unresolved following the formal complaint process, the "Settlement of Disputes" section in the Company's Rules and Regulations will apply. If a complaint is rejected, the complainant has the option to escalate the matter to the Financial Services Commission in Mauritius or to other appropriate regulatory bodies.