



Complaints handling & grievance redressal policy

DOCUMENT CONTROL

Name	Complaints handling & grievance redressal policy
Pages	05
Version	1.2
Any revision made	Yes

Prepared by	Priya Raval	Prepared on	23.10.2024
Approved by	Ashish Dangarwala	Approved on	29.10.2024
Last revised by	Mahalingam G.	Last revision date	10.03.2025
Last revised by	Gunjan Shah	Last revision date	16.01.2026

Revision history

Version	Date	Prepared/modified by	Approved by	Significant changes
1.1	10.03.2025	Priya Raval	Mahalingam G.	Review only
1.2	16.01.2026	Priya Raval	Gunjan Shah	- Along with common e-mail, added specific e-mail of CRO. - Revised record maintenance period from 10 years to 8 years.

Ownership: Compliance Department

Index

Sr. No.	Particulars	Page no.
1.	Introduction	03
2.	Policy statement	03
3.	Scope	03
4.	Complaint handling mechanism	03
5.	Maintenance of record	04
6.	Role of Compliance Officer	04
7.	Breach	04
8.	Review/revision of the policy	05

1. INTRODUCTION

ViewTrade International IFSC Private Limited (“**Company**”) is committed to conducting its business to the highest standard and a culture of corporate compliance, integrity, honesty, and ethical conduct in all its dealings with its customers. The Company has established this Complaints Handling and Grievance Redressal Policy (“**Policy**”) to set out the process for receiving, registering, handling and resolving customer complaints regarding the products and services offered by the Company.

2. POLICY STATEMENT

The Company will determine appropriate procedures for lodging of complaints by customers to ensure transparent and time-bound resolution thereof. This Policy incorporates the following facets which are core to the Company’s interaction with its customers:

- (i) Ensuring the prompt, effective and timely handling of such complaints
- (ii) Outlining the requirements and process for handling, reporting, and analysis of such complaints received to ensure a positive complaint management culture
- (iii) Ensuring significant issues or systemic issues arising from these types of complaints are appropriately addressed and prompted escalated for action.

The Company will ensure that the procedures and controls set out in this Policy are implemented when dealing with any grievances or complaints raised by the customer and any subsequent dispute resolution mechanisms.

3. SCOPE

The Policy applies to all employees and directors of the Company in relation to all complaints that may arise from the provision of any financial services or financial products by the Company including such financial products that are not owned by the Company but made available to the customer by it.

4. COMPLAINTS HANDLING MECHANISM

Customers can lodge complaints or grievances through the designated email address [grievances@viewtrade.in/](mailto:grievances@viewtrade.in) ashish.dangarwala@viewtrade.in .

A. Handling complaints and grievance redressal

- a) On receipt of a complaint, Complaint Redressal Officer (“CRO”) of the Company shall make an assessment on the merits of the complaint. Pursuant to assessment,
 - i. In case of acceptance, the Company shall acknowledge acceptance of complaints, in writing, within 2 working days of receipt of the complaint.
 - ii. In case of non-acceptance, the Company shall inform the complainant within 5 working days along with reasons.
- b) The Company shall examine and process the complaint in a fair, transparent and independent manner.
- c) The Company shall ensure that the CRO has sufficient authority to resolve the complaint or has access to individuals with the necessary authority to be able to handle the complaint in a fair and impartial manner. In case the CRO is or was involved in the conduct of the financial service about which the complaint has been made, the complaint will be handled by another officer designated by the Company in a fair and impartial manner.

- d) The Company may ask for additional information from the complainant during processing of the complaint.
- e) The Company shall dispose of complaints preferably within 15 days but ordinarily not more than 30 days of acceptance of complaint. The Company may either resolve the complaint or reject the complaint.
- f) In case of rejection of a complaint, the Company shall give reasons for rejection of the complaint, in writing.

B. Appeal mechanism

- a) In case a complainant is not satisfied with the resolution provided by the Company or in case of rejection of complaint, the complainant may file an appeal before a Complaint Redressal Appellate Officer ("CRAO") by sending an e-mail on compliance@viewtrade.in.
- b) The CRAO shall dispose of the appeal within a period of 30 days.

Note: In case of global access, following resources of the Exchange (NSE IFSC) shall not be available to the customers:

i. Rights of investors or investors protection

ii. Dispute resolution mechanism

iii. Investor grievance redressal mechanism

However, the complaints resolution mechanism as mentioned above, will be available with all clients.

5. MAINTENANCE OF RECORDS

The Company shall maintain register of complaint including the following:

- ✓ Complaints received and processed with Root Cause Analysis
- ✓ All correspondence exchanged between the Company and the complainants
- ✓ All information and documents examined and relied upon by the Company while processing of the complaints
- ✓ Outcome of the complaints
- ✓ Reasons for rejection of complaints, if any
- ✓ Timelines for processing of complaints

The Company shall maintain records in electronic retrieval form for minimum period of 8 years.

6. ROLE OF COMPLIANCE OFFICER

The Compliance Officer of the Company shall be responsible for handling and disposal of complaints in accordance with the regulatory requirements specified by IFSCA.

7. BREACH

Any breach of this Policy must be reported to Compliance Officer and may be regarded as a serious matter and result in disciplinary action and may, in certain cases, extend to termination of employment at the sole discretion of the Company.

8. REVIEW/REVISION OF POLICY

This policy shall be reviewed as and when needed or within a period of 1 year from the date of last review, whichever is earlier, by the Compliance Officer/designated person.