



Kudo

COMPLAINTS HANDLING POLICY

KUDO TRADE LIMITED

BUSINESS COMPANY NUMBER 2024-00239

Kudo is the trading name of Kudo Trade Limited, registered under the Saint Lucia Register of International Business.

Registered office: Ground Floor, The Sotheby Building, Rodney Bay, Gros-Islet, Saint Lucia.

Registration number 2024-00239

global.kudo.com



COMPLAINTS HANDLING POLICY

1. BACKGROUND

Kudo Trade Ltd (“the Company” or “Kudo”) is an International Business Company registered in Saint Lucia under registration number 2024-00239, with registered office at The Sotheby Building, Rodney Bay, Gros-Islet, Saint Lucia. The Company operates its Saint Lucia services through the website <https://global.kudo.com>.

Kudo aims to deal with all complaints in a prompt and reasonable manner, ensuring that the client is made aware of the person dealing with the issues raised, and adherence to these procedures will ensure a consistent approach. The client will be updated on the progress made toward resolving the complaint in accordance with the complaint handling timelines set out in section 4 below. A copy of this Complaints Handling Procedure should be made available to the client on request.

2. DEFINITION OF A COMPLAINT

The definition of a complaint is any expression of dissatisfaction from an eligible complainant, made either orally or in writing, whether justified or not.

3. CATEGORIZATION OF COMPLAINTS

A client may submit a complaint for a variety of reasons relating to the Company’s products, services, employees, or operations. Any complaint received, whether oral or written, must be handled promptly, fairly, and professionally.

All complaints must be investigated by an employee with sufficient competence and authority and, where appropriate, by a person who was not directly involved in the matter giving rise to the complaint, in order to ensure impartiality and fairness throughout the process.

When assessing a complaint, consideration must be given to the nature of the complaint, the jurisdiction in which the activity occurred, and any applicable legal or contractual requirements. All complaints must be reported without undue delay to the Compliance Officer together with all

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relevant details and supporting documentation. The Compliance Officer shall be responsible for overseeing the investigation, handling, and resolution of complaints and for ensuring that complaints are dealt with efficiently, consistently, and in accordance with this Complaints Handling Procedure.

Complaints may include, but are not limited to, the following matters:

- Unsuitable or misleading advice or communication;
- Delays, operational failures, or administrative errors;
- Failure to carry out client instructions which may directly or indirectly result in financial loss;
- Switching or churning activities;
- Poor client service or communication;
- Misleading or inaccurate product information;
- Platform, technical, or system-related issues; and
- Any other complaint relating to the Company's services, conduct, or operations.

The Compliance Officer shall maintain appropriate records of all complaints received, including details of the complaint, actions taken, correspondence exchanged, and the final outcome. All material complaints and complaint trends shall be reported to the Chief Executive Officer.

4. HANDLING COMPLAINTS

a. Initial Receipt

When a complaint is received on our official complaint email complaints@kudo.com, full details must be passed to the person responsible within 24 hours of receipt. If the complaint is made over the telephone, you must obtain as much details as possible before passing the notes from the conversation and other relevant information to the person responsible.

b. Acknowledgement of the Complaint

Unless the complaint is of a 'simple nature' and can be resolved within 24 hours, a letter/email acknowledging the complaint must be sent within 24 hours of receipt. The letter should show the following:

- The name and job title of the person now dealing with the complaint;
- Their contact details; and

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- Expected timescale (if possible) to resolve the complaint and when the client can expect to receive an update on progress.

c. Further Timescales

If the complaint has not been resolved within 3 weeks, then a further letter should be sent to the client stating: the present position regarding the investigation into the complaint; and an estimation (if possible) of how long it will take to bring matters to a conclusion. Note – The above represents the minimum business standards. It is expected that the client will be contacted more frequently as appropriate given the nature of the complaint made.

d. Investigation of the Complaint

To enable the complaint to be addressed as soon as possible, the areas involved in both the sale and processing of the business may be asked to provide information and/or a report on the matter. These requests must be given priority. This will enable the complaint to be addressed appropriately.

e. Investment Performance

A complaint about investment performance alone is not viewed as a regulatory or contractual complaint. Where complaints of this nature are received from a client, they should be dealt with by an appropriate representative of the Company. Where it is clear that other issues are involved (as well as investment performance) then the case file should be dealt with in accordance with the above.

5. RECORD KEEPING

All complaints received must be recorded on an internal database. The Compliance Officer will maintain a database of all referred complaints and should also maintain accurate records. It assists the business in meeting its applicable regulatory requirements. It enables the business to monitor the number of complaints being received.

Any consultants that may require any additional training or coaching can be identified to ensure that

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they can meet the required business standards in the areas of advice, client servicing etc., and any amendments that may be required for internal procedures arising from the number of recorded complaints can be identified. Maintenance of internal record-keeping will be monitored by compliance on an ongoing basis.

6. REDRESS

Where redress is appropriate, any sum paid should aim to provide fair and reasonable compensation for any acts or omissions for which we are responsible and comply with any offer of redress which the complainant accepts. No compensation may be paid unless prior sign-off has been obtained from the directors of the Company.

a. Process

When communicating the level of redress to the client, an explanation should be provided on how the amount to be paid has been determined. The letter to be sent to the client must enclose a declaration for the client to sign and return. This declaration is a 'full and final settlement' document; its exact wording may vary depending on the circumstances of the complaint, and the form of declaration will be prepared by the Compliance Officer on a case-by-case basis. The payment of any redress cannot take place until the signed declaration has been returned by the client.

b. Employee Awareness Standards and procedures

All relevant employees must be aware of our complaint handling procedures. A copy will be provided to advisers during their induction program and no later than sign off to full, competent adviser status.

7. ESCALATION

Upon conclusion of the investigation, the Company will issue a final response to the client setting out a summary of the complaint, the findings of the investigation, the Company's decision and the reasons for it, and details of any redress offered (where applicable).

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If the client remains dissatisfied with the final response, the client may, within thirty (30) days of its receipt, request in writing to complaints@kudo.com that the complaint be escalated for review. Escalated complaints will be reviewed by a director or a member of senior management who was not directly involved in the original investigation or in the matter giving rise to the complaint. The outcome of the escalation review will normally be communicated to the client within three (3) weeks of receipt of the escalation request.

The decision of the escalation review constitutes the Company's final decision on the complaint, and the complaint will thereafter be treated as closed. Nothing in this Policy affects any rights or remedies otherwise available to the client under the Client Agreement or applicable law.