ARTEMISIA MARKETS

COMPLAINTS MANAGEMENT POLICY

ARTEMISIA MARKETS (PTY) LTD

Registration Number 2025/624933/07 · Incorporated in the Republic of South Africa
Authorised Financial Services Provider (FSP No. 55373)
Version 1.2026 · August 2026

1. DEFINITIONS

A Complaint	Any expression of dissatisfaction — whether justified or not — regarding service, a product, or an agreement with any of our businesses or our service providers.
A Complainant	A person that submits a Complaint.
FSP	Financial Services Provider.
The Complaints Management Policy	This document, that formalises the practices required for effective management and handling of client Complaints within the FSP.

2. POLICY

The Complaints Management Policy formalises the practices required for the effective management and handling of Complaints within the FSP. Our goal is to ensure good standards of Complaints handling and management to:

- Treat customers fairly
- Protect and enhance our reputation
- Improve effectiveness
- Restore and enhance relationships and growth

3. APPLICABILITY

This Policy will apply in all instances where a Complaint arises out of a service provided by our employees or consultants that provide services to clients on our behalf.

4. OUR COMMITMENT

- We will train and empower our staff to ensure that they facilitate Complaints in an efficient and effective manner.
- We will deal with Complaints in a timely and fair manner.
- Where the Complaint is resolved in the complainant's favour, we will offer the appropriate level of redress to the complainant without delay.
- Where the Complaint is not resolved in the complainant's favour, we will provide written reasons for our decision.

- We will maintain a record of all Complaints for a period of 5 years.
- We will conduct root cause analysis to ensure that the root cause is identified and that controls are put in place to avoid re-occurrence.

5. COMPLAINTS RESOLUTION PROCEDURE

Where we have received a Complaint and the client has indicated their intention to submit a Complaint, the following procedure must be followed:

- Provide the client with a copy of the Complaints Procedure as provided for in Annexure B.
- If the Complaint was made verbally, advise the client to submit the Complaint in writing.
- Once the written Complaint is received, proceed to record the Complaint in writing in the FSP's Complaints Register within 1 working day.
- Provide written acknowledgement of the Complaint to the complainant within 1 working day of receipt.
- Inform management of the department for the Complaint to be allocated to an employee.
- The employee who is allocated to the Complaint will conduct the investigation.
- Revert to the complainant with any preliminary findings and request supporting documents within 7 working days if needed.
- The employee dealing with the Complaint will discuss findings with internal parties concerned.
- The client is to be continuously kept informed of the progress of the Complaint.
- The employee dealing with the Complaint will, in consultation with management and the Compliance Officer, formulate a joint response to the Complaint.
- Revert to the complainant with a proposed solution, with the option of escalating to senior management, within 14 working days of receipt of the Complaint.
- In instances where the Complaint has not been resolved to the satisfaction of the complainant, inform the complainant of their right to escalate the matter to the Ombud within 6 weeks from date of receipt.
- Provide a status update on the FSP's Complaints Register.
- Conduct a root cause analysis and put measures in place to ensure that a similar Complaint does not re-occur.

ANNEXURE A — COMPLAINTS REGISTER

Artemisia Markets maintains a Complaints Register in which every Complaint received is recorded, whether or not it is subsequently resolved in the complainant's favour and whether or not it is withdrawn. The Register is maintained electronically by the Compliance Officer, is reviewed at each compliance reporting cycle, and is retained for a period of five years from the date on which the Complaint is finalised.

The following particulars are recorded in respect of each Complaint. The form below is the record used for that purpose.

Complaint reference number	
Date Complaint received	
Date acknowledgement sent	
Complainant name	
Account number	
Contact details of complainant	
Channel through which received	Email · Telephone · Client portal · In person · Regulator or Ombud · Other
Category of Complaint	Execution or pricing · Deposits or withdrawals · Platform or technology · Account administration · Fees and charges · Conduct of a representative or referral agent · Disclosure or advertising · Data protection · Other
Nature of the Complaint	
Amount in dispute, if any	
Person allocated to the Complaint	
Date of preliminary findings	
Steps taken to investigate	
Outcome	Upheld · Partially upheld · Rejected · Withdrawn by complainant · Lapsed
Reasons for the decision	
Redress offered, if any	
Date Complaint finalised	
Working days from receipt to finalisation	
Escalated to the Ombud	Yes · No — if yes, date of referral and outcome
Root cause identified	
Remedial or preventative action taken	
Date of review by the Compliance Officer	

ANNEXURE B — COMPLAINTS PROCEDURE

Purpose of this document

In terms of the General Code of Conduct for Authorised Financial Services Providers we are required to have a process in place for managing Complaints.

The purpose of this procedure is to inform you of the process to be followed in the event of a Complaint.

A Complaint is any expression of dissatisfaction — whether justified or not — regarding service, a product, or an agreement with any of our businesses or our service providers.

Procedure

Our internal Complaints resolution process is intended to provide Complaints resolutions that are fair and effective. The time periods provided in this policy will be adhered to but may be varied if necessary.

The following procedure must be followed:

- Your Complaint and communication relating to the Complaint must be in writing to compliance@artemisiamarkets.com.
- The following must be indicated:
    - Name, surname and contact details
    - Detailed description of the Complaint including dates
    - Name of the person that was providing the service to you that led to the Complaint
    - Your preferred method of communication (e.g. email)
- The Complaint will be entered into our Complaints Register within 1 working day and written confirmation of receipt will be forwarded to you.
- We will keep records of the Complaint, and maintain such record for 5 years as required by legislation. Please take note that the method of communication chosen by you will determine how quickly we will respond to your Complaint.
- The Complaint will immediately be brought to the attention of the senior manager in charge of the relevant department for allocation to a trained and skilled person who is able to properly respond to your Complaint.
- We will investigate the Complaint and revert to you with our preliminary findings within 7 working days from the date of receipt of the Complaint. In all instances we will advise you of the reasons for our decisions.
- The preliminary findings will be discussed internally and a proposed solution will be communicated to you within a further seven working days. In all instances we will advise you of the reasons for our decisions.
- In the event of dissatisfaction with our solution, you may ask that the Complaint be reviewed by the Director of the FSP, who will consider it together with the Licensed FAIS Compliance Officer. The review may amend the solution or confirm it. Where a decision requires the concurrence of the Licensed FAIS Compliance Officer before it can be given effect, we will communicate that to you together with the date by which the decision will be made.
- If you are still unsatisfied with the outcome, you may approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.

- The Ombud is appointed by the Financial Sector Conduct Authority to act as an adjudicator in disputes between clients and financial services providers.
- If we have not been able to arrive at a resolution within six weeks after you have submitted your Complaint, you can refer the matter to the Ombud. The Ombud acts independently and objectively and has jurisdiction in respect of Complaints relating to advice or intermediary services, which has arisen after 15 November 2002.
- You must, if you wish to refer a matter to the Ombud, do so within six months from the date of the notice in which we inform you that we are unable to resolve the Complaint to your satisfaction. The Ombud will not adjudicate in matters exceeding a value of R3 500 000.
- It is important to note that the Act stipulates that before a complainant may submit a Complaint to the Ombud, the complainant must endeavour to resolve the Complaint with the Financial Services Provider.

Ombud contact details

125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal address: PO Box 41, Menlyn Park, 0063
Website: www.faisombud.co.za
Tel: 012 762 5000 · Sharecall: 086 066 3274
Email: info@faisombud.co.za

Artemisia Markets (Pty) Ltd is a company incorporated in the Republic of South Africa under registration number 2025/624933/07, with registered address West Tower, 2nd Floor, Nelson Mandela Square, Maude Street, Sandown, Gauteng, 2196, South Africa. Artemisia Markets (Pty) Ltd is authorised by the Financial Sector Conduct Authority as a Financial Services Provider (FSP 55373).

Risk Disclaimer: OTC leveraged products, including CFDs, are complex investments, which come with a high risk of losing money rapidly due to leverage. You acknowledge that trading derivative financial instruments, including foreign exchange, futures, options, contracts for differences and commodities carry a substantial potential risk of loss and you understand the risks involved and that you are willing to undertake this risk. You further confirm your understanding that the value of these financial instruments is influenced by the price changes of their underlying reference instruments, that these prices may fluctuate both rapidly and widely, that such factors can be neither predicted nor controlled by any party, and that leverage, or "gearing" will disproportionately impact the results of any such transactions. Losses can therefore quickly compound. You will be responsible to ensure your account has sufficient margin to sustain your trading activity. You should consider carefully whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.