

APPENDIX 17 COMPLAINTS POLICY

Orient Futures is committed to providing a high level of service to clients. Orient Futures values all feedback from clients as it supports the development of the business of Orient Futures and its products and services. As such, Orient Futures has developed a complaints handling and resolution framework (the “**CHR Framework**”) to allow clients to contribute towards the continuous improvement of our services and Orient Futures would like to thank all its clients for taking the time to provide Orient Futures with feedback. Orient Futures aims to address any feedback received in a prompt and fair manner.

The CHR Framework sets out the procedures to be followed by Orient Futures in relation to any complaint relating to the business, products and/or services offered by Orient Futures, which may include complaints relating to the service standards of OFIS and the electronic platform(s) and/or website(s) operated by Orient Futures.

COMPLAINTS PROCEDURE

1. Submission of Complaints

Complainants are to submit their complaints to the Orient Futures’ Client Services Department at clientservices@orientfutures.com.sg.

In the event of emergencies, the Client may contact the Client Services team of Orient Futures at +65 6955 7501 to alert Orient Futures to the issue.

For any complaints relating to the obligations of Orient Futures under the Personal Data Protection Act 2012, please refer to Orient Futures’ privacy policy at <https://www.orientfutures.com.sg/privacy> for the procedure relating to such.

2. Handling of Complaints

Complainants should provide sufficient and accurate information and the failure to provide sufficient and/or accurate information may result in Orient Futures being unable to process and/or investigate a complaint promptly.

Orient Futures’ Complaints Handling Unit (the “**Unit**”) consisting of the members of the Client Services, Legal and Compliance Department and the Chief Risk Officer, will assess each complaint received based on the information submitted by the complainant. The Unit may request further information and interview the complainant.

The interview shall be recorded.

Once a complaint has been processed, Orient Futures shall determine, in its sole discretion, whether further investigation is required and Orient Futures shall inform the complainant as to the outcome of the processing and, where further investigation is required, the outcome of such investigation (“**Response**”).

In the event that there is any fault on the part of Orient Futures in a Response, the complainant and Orient Futures shall agree on the appropriate action(s) to be taken and Orient Futures shall carry out such agreed upon action(s) as full and final settlement of the complaint.

Where Orient Futures rejects a complaint in its Response, Orient Futures shall as far as commercially practicable provide the complainant with the reasons for the rejection.

3. Response Timelines

Where a Response is not provided to a complainant within sixty (60) Business Days after the date of receipt

of the complaint by Orient Futures, Orient Futures shall, as far as commercially practicable, notify the complainant in writing, specifying:

- (a) the reason for the delay in providing the Response;
- (b) the indicative reasonable timeframe which the complainant may expect to receive the Response; and
- (c) the complainant's right to refer the complaint to the Financial Industry Disputes Resolution Centre Ltd.

Orient Futures shall, as far as commercially practicable, provide a Response within ninety (90) Business Days after the date of receipt of a complaint or otherwise inform the complainant in writing of:

- (a) the reasons for the delay in providing a Response;
- (b) the timeframe within which a Response can be expected from Orient Futures; and
- (c) the right of the complainant to refer the complaint to a dispute resolution scheme approved under the section 31(1) of the Financial Services and Markets Act 2022 of Singapore.

4. Retention of Information and Documentation

All information and documentation provided by a complainant to Orient Futures under the CHR Framework shall be retained for a minimum of five (5) years, including any information and documentation acquired pursuant to any investigation into and/or interview of a complainant.