

December 2015
Dubai, UAE

Complaints Handling Policy

Sorabia Investments takes great care to maintain high standards of service. If we are aware of client concerns or unease, we give priority to resolving the matter as quickly as possible. To assist clients with this process we have prepared procedures to ensure that complaints are handled within reasonable timescales.

These procedures are as follows:

Upon receipt of a complaint Compliance, who is independent of the case, will investigate the complaint.

We will aim to resolve the complaint as quickly as possible.

The Head Compliance will:

- Initiate a record and file of your complaint
- Acknowledge your complaint promptly. We aim for this to be within five working days of receipt of your complaint.

Your complaint will be investigated using our files together with reports from other parties if relevant.

We may also write to you if further information is required. If our investigation into your complaint is prolonged, you will be sent a letter to keep you informed of our progress and explaining the delay.

Please bear in mind that if your complaint requires information from third parties some delays could be beyond our control. We will however pursue outstanding information on a regular basis.

By the end of max eight weeks after receiving your complaint you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. The resolution will either accept the complaint and offer appropriate redress or remedial action, offer redress or remedial action without accepting the complaint or reject the complaint and give our reasons for doing so. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Service within six months of the date of our final response letter. A copy of the Financial Service leaflet '*your complaint*' will be enclosed.

OR

- Confirmation that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response

AND

- Informing you that you may refer your case to the Financial Service if you are dissatisfied with the delay. We will enclose a copy of the Financial Service leaflet '*your complaint*', if not already supplied.

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact the client directly.
- We will enclose a copy of the original complaint letter.
- We will write to you, giving contact details of the firm, and invite you to get in touch with them directly. We will also enclose a copy of the letter we send to the firm. We will copy the firm in on the letter sent to you.