

Complaints Handling Policy

1. Introduction

- 1.1. Doto Universal LTD, operating under the brand name “Doto”, is an International Business Company registered under the laws of Saint Lucia, with company registration number 2025-00369 (hereinafter, the “Company”/ “We” / “Our”). The Company is committed to delivering an efficient and professional service. We aim to provide prompt, courteous, and helpful solution in response to every approach made by our client’s and/or potential clients.
- 1.2. We recognise that in the event that you may have a complaint, with regards to the product(s) and/or service(s) offered and/or provided, and as such, we have put in place effective arrangement for the handling of any complaints and/or if required investigation and resolution of complaints.

2. Types of Complaints Handled

- 2.1. In line with the foregoing, we will investigate a complaint, dispute or difference between us, provided that it is a statement of dissatisfaction relating to services and/or product(s) offered and/or provided by us. The complaint shall be submitted to us in writing, in accordance with the Complaints Handling Policy set forth herein, in regard to either one, or more of the following:
 - a perceived injustice because of an alleged maladministration on our part, pertaining to :
 - (1) Your Account with us;
 - (2) Your rights under our ‘Client Agreement’, our ‘Conflict of interest Policy, as published on our website;
 - (3) Your rights under our ‘Privacy Policy’, as published on our website.
 - Dissatisfaction with the way your deposits and withdrawals requests are processed by us; and/or
 - a denial by us of a request for information regarding your Account; and/or
 - dissatisfaction with the way in which we respond to an enquiry pertaining to your account and/or the time that we took to respond to such enquiry;

3. How to make a complaint

- 3.1. Before complaining, the clients are first requested to solve any issues they may encounter when using the Company’s services by first contacting the Company at support-universal@doto.com. If any issue is not solved within 2 business days by the Company to the client’s satisfaction in a prompt manner then the client may refer to the complaints handling procedure instead.
- 3.2. A complaint, being an expression of dissatisfaction about the financial services activity provided to the clients by the Company, shall be notified in writing by the Client to the ‘Customer Support Department’ by completing the Complaints Form attached in

Annexure A hereto and subsequently submitting it to the Company as follows:

- (1) By sending it via registered post (with a copy of your identification documentation as provided during the account registration, along with attachments of the documentation as outlined below), to the following address:

Doto Universal LTD
The Sotheby Building, Rodney Village,
Rodney Bay, Gros-Islet, Saint Lucia

OR

- (2) By sending it via e-mail (with a copy of your identification documentation as provided during the account registration, along with attachments of the documentation as outlined below) to: support-universal@doto.com, along with attachments of the documentation as outlined below.

- 3.3. All complaints must be forwarded to our 'Customer Support Department' in writing, in the manner set forth above, for action in accordance with the procedures described below.
- 3.4. The following information and documentation should, wherever possible, be obtained and recorded and provided to the "Customer Support Department" as part of your complaint, in order to ensure that the complaint is expedited in the most efficient and fair manner: (a) Account Number/User ID; (b) Name of client; (c) Contact details for client; (d) Phone; (e) Mobile; (f) e-mail; (g) Address details for client; (h) Details of the complaint (including time and date the matter leading to the complaint occurred, the representative(s) involved in the complaint; (i) Nature of the complaint; (j) Remedies sought; (k) Attach any documentation or other material that may assist in the resolution of the complaint (including an initial written response to the allegations by the representative(s) involved).
- 3.5. Upon receipt of a complaint, we will provide written acknowledgement of receipt of your complaint within three (3) Business Days of receiving your complaint. This will confirm that we are taking the necessary action needed to resolve the complaint and will also provide an approximate timescale required in order to do so.
- 3.6. It will also state who within our company is dealing with the complaint and how to contact them.
- 3.7. As part of our confirmation of receipt of your complaint, we will provide you with a unique reference number of your complaint. The complaint number should be used in all your future contact with the company.

4. Response to a complaint

- 4.1. We will send you a second response no later than fifteen (15) Business Days after the complaint was, containing a full account of the investigation activities planned, any findings thus far and, if appropriate, any offer of redress (the “Initial Response”).
- 4.2. This letter will again advise you of your rights, who is dealing with your complaint and how to contact that person.
- 4.3. In the situation whereby, the complainant responds to the Initial Response then again, we will acknowledge receipt of that response from the complainant within three (3) Business Days after the receipt of such (the “Acknowledgement of client’s Response to the Initial Response”).
- 4.4. Once we have completed your complaint’s investigation, we will write to you again and offer you a summary outcome of our findings. Where appropriate, it may also include a final offer of redress. Such letters will be marked clearly as the final response.
- 4.5. We will attempt to send the Final Response within a period of thirty (30) Business Days from the date on which we received your complaint, or thirty (30) Business Days after your acceptance or rejection of any offer of redress (where applicable), whichever comes first.
- 4.6. If, for whatever reason, we are unable to conclude the investigation and provide a Final Response to your complaint within the time limits set forth above, then we will issue what is called a Holding Response.
- 4.7. The purpose of this Holding Response is to inform the complainant of the reasons why we cannot provide a Final Response to your complaint within the time limits set forth above and to provide a further indication of what is happening with your complaint and also to provide an indication of when you can expect to hear from us again.
- 4.8. In the event that you receive a Holding Response, the senior management shall investigate further. The purpose of this step is to ensure that you (and your complaint) receive the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.
5. **Alternative dispute resolution through FINACOM PLC LTD**
 - 5.1. If we are unable to satisfactorily resolve the complaint, then you may file your complaint to an external dispute resolution body: FINACOM PLC LTD.
 - 5.2. In order to file your complaint, you have to complete the dispute resolution form of FINACOM PLC LTD at the link below:
<https://financialcommission.org/resolving-a-dispute/how-to-file-a-complaintdispute/dispute-resolution-form/>
6. **Our Right to Proceed with the Recovery of Debts**

- 6.1. The above Complaints Handling Policy does not apply to money that you may owe to us.
- 6.2. We may take immediate action to recover any debts payable to us, either directly which will be set off from your account(s) and/or by order of court, as the case may be.
7. **Complaints Register**
 - 7.1. The Company keeps a detailed record of documents and materials relating all complaints and measures taken to resolve the complaints.
 - 7.2. The Company shall maintain the information in its Complaints Register for a minimum period of seven (7) years.
8. **Review and Amendments**
 - 8.1. The Company reserves the right to review and/or amend its 'Complaints Handling Policy' and any related arrangements and/or policies, at its sole discretion, whenever it deems fit or appropriate.
 - 8.2. The Company ensures that its 'Complaints Handling Policy' is monitored least annually, and, where appropriate, on an ad hoc basis to ensure it complies with applicable rules and regulations.
 - 8.3. When this 'Complaints Handling Policy' is modified (hereinafter referred to as "Change(s)") we will post such Changes on our Website.
 - 8.4. Any questions about these 'Complaints Handling Policy' can be directed to support-universal@doto.com.

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Annexure A (Complaints Form)

Please note that the Complaint Form below is only indicative and not exhaustive. The Company may request further information and/or clarifications and/or evidence as regards your complaint.

DATE:

CLIENT INFORMATION:

Name:

Surname:

ID or Passport Number:

Country of nationality:

Legal Entity Name (in case the Client is a legal Entity):

Account Trading Number:

CONTACT DETAILS OF THE CLIENT

Postal Address:

City/Province:

Code:

Country:

Telephone Number:

Email:

DETAILS OF THE COMPLAINT

Date when the Complaint was created:

Employee who offered the services to the Client:

Description of the Complaint:

I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct and complete.

Signature:

Name:

Date:

*Online complaint form will be available on www.doto.com