

Complaint Management Policy



1 Introduction

Eightcap International Limited (**'Eightcap'**, **'Company'**, **'we'**, **'us'** or **'our'**) is incorporated in Seychelles with registration number 8427413-1 and registered address at Office 12, 3rd Floor, IMAD Complex, Ile Du Port, Mahé, Seychelles. Eightcap administers the Eightcap Challenges business, which is a developer and provider of simulated trading experiences. These simulations are provided for educational purposes and for the assessment of trading strategies and capabilities. **Eightcap Challenges does not form part of Eightcap's regulated product offering.**

Eightcap is committed to ensuring that our complaint process is accessible, fair, accountable, timely and efficient for all current Participants (**'Participants'** or **'you'**). This policy sets out how we manage the complaints we receive.

2 What is a Complaint?

A complaint is any expression of dissatisfaction from a Participant regarding the products or services Eightcap offers, or our conduct in providing them, where the Participant expects a response.

3 Making a Complaint

3.1 Complainant Representatives

Eightcap allows you to nominate a representative in the complaints process (**'Representative'**). To ensure we maintain our privacy handling obligations, Eightcap will not engage with a Representative unless we have, in writing, the Participant's consent to deal with the Representative.

Where Eightcap has reason to believe that a Representative is involved in, or has a history of pursuing, vexatious, frivolous, or abusive complaints against Eightcap, any other company in the Eightcap group, or other financial services entities (both personally and on behalf of Participants), Eightcap reserves the right to refuse to deal with such Representative and may require you to appoint an alternative Representative or deal directly with Eightcap.

3.2 How to Make a Complaint

You may make a complaint in any of the following ways:

- Email (support@challenges.eightcap.com); or
- messaging us on the live chat tool on the Eightcap website (eightcap.com), if made available to you.

All of these details are available on our website. For us to handle your complaint effectively, we need to be able to identify who you are. Anonymous complaints may hinder our ability to resolve your issue. For us to assist you most effectively, we recommend that you:

- notify our customer service team of the details of your complaint as soon as possible;
- where applicable, compile and send us any documents that relate to your complaint; and
- let us know your preferred method of contact.

Our customer service team is trained to deal with your complaint and can provide you any additional assistance you require to guide you through the process.

4 Dealing with Your Complaint

4.1 Acknowledgement of your complaint

We will use our best endeavours to acknowledge your complaint within two business days of receiving it. At this time Eightcap will provide you with the details of the designated person to contact regarding your complaint.

4.2 Investigating your complaint

We will use best endeavours to investigate and resolve your complaint as soon as possible following acknowledgement of your complaint. Our customer service team will communicate directly with you or your Representative regarding the investigation.

If our customer service team is unable to resolve your complaint within five (5) business days of receiving it, your complaint will be escalated to our compliance team, who will attempt to investigate and resolve your complaint within 20 business days from the date you lodged your complaint.

4.3 Resolving your complaint

Once your complaint has been investigated, we will provide you with a response notice (**'Response Notice'**) which outlines:

- the outcome of our investigation; and
- the details and terms of any remedy (if applicable).

5 Escalation of Complaints

5.1 Escalation Request

If you are unhappy with the outcome of the resolution, you may submit an internal escalation request (**'Escalation Request'**). The Escalation Request must be sent to Eightcap in writing by email at support@challenges.eightcap.com within five (5) business days of our notice of the proposed resolution and must include the following information:

- a detailed explanation of the complaint, including dates, names of relevant staff, and a chronology of events;
- a statement outlining why the proposed remedy is inadequate or unsatisfactory;
- copies of all documents, correspondence, screenshots or other evidence you rely upon;
- a description of the outcome or remedy you are seeking;
- confirmation that no new facts or evidence (beyond those provided above) will be introduced at a later stage;
- your full name, contact details, account or reference number, and government-issued identification; and
- a declaration that the information provided is true and correct to the best of your knowledge and belief.

5.2 Review of your Escalation Request

Your Escalation Request will be reviewed by a member of our compliance team, who will respond to you as soon as reasonably practicable.

Eightcap does not guarantee, and makes no representation or warranty regarding, any timeframe for the assessment or outcome of an Escalation Request. Given the potentially complex nature of an Escalation Request, reviews may be delayed, suspended, or extended at our discretion.

If you do not comply with the requirements set out in section 5.1 above, or if Eightcap determines that your Escalation Request is frivolous, vexatious or otherwise without merit, Eightcap may decline to review the matter and is under no obligation to provide any response or further correspondence.

6 Revisions of this Policy

This Policy will be reviewed at least once per calendar year. The Company may amend or modify the terms of this Policy from time to time. Any such amendments will be effective immediately upon being published on the Company's website.

