COMPLAINTS HANDLING POLICY

1. General Commitment & Scope

- A. Internal Resolution Framework: Golden Trader Ltd (hereinafter referred to as the "Company", "we", or "us"), a Limited Liability Company registered under the laws of Saint Lucia, maintains this Complaints Handling Policy to ensure a fair, impartial, and prompt internal investigation of client grievances.
- B. Definitional Boundary: For the purposes of this Policy, a Complainant shall mean any current or former retail or corporate client of the Company, or an individual formally authorized via a power of attorney to act on behalf of a client.
- C. Non-Client Exclusion: Individuals or entities who do not hold an active or historical trading account ID within our database are explicitly excluded from this Policy. The Company shall not disclose any internal account, platform, or trading information to third-party entities.

2. Strict Admissibility Criteria ("Eligible Complaints")

To protect the Company's operational resources from bad-faith disruption, a grievance will be classified as an Eligible Complaint only if it directly relates to a perceived breach of our Terms of Business, unexpected execution anomalies on the MT5 server, or clear accounting discrepancies. A grievance shall not be deemed an Eligible Complaint if it:

- Relates directly to the Company's commercial relationship with its employees, affiliates, or third-party technology providers.
- Arises from a standard market volatility gap, weekend pricing gap, or normal execution slippage as defined in our Risk Disclosure Statement.
- Is submitted outside a hard statutory window of twelve (12) months from the exact date on which the event giving rise to the grievance occurred.
- Is determined by the Company's management to be frivolous, vague, vexatious, or an abuse of administrative process.
- Is submitted as part of a malicious attempt, toxic trading arbitrage dispute, or a fraudulent scheme to misrepresent platform data.

3. Formal Submission Protocol

- A. Written Mandatory Channel: The Company does not accept or recognize complaints made orally, via live chat widgets, phone lines, or informal messaging applications. To be legally recognized, a Complaint must be submitted exclusively in writing via email to: complains@golden-trader.com.
- B. Authority Sign-Off: The written submission must contain the Client's full legal name, registered email address, MT5 Account login ID, specific order ticket numbers, and a chronological description of the event. For corporate accounts, the email must be sent and signed by a registered director or an authorized officer.
- C. Language Requirement: All communications, supporting evidence, and subsequent investigations must be conducted strictly in the English language. The Company reserves the right to disregard any submissions made in alternative languages.

4. Operational Investigation Timelines & SLAs

The Company resolves valid complaints through a structured internal escalation process:

- A. Acknowledgment (5 Business Days): The compliance desk will acknowledge receipt of the written complaint within five (5) business days, issuing a unique registered tracking reference number.
- B. Final Resolution Target (2 Months): Under standard operational conditions, a senior officer who was not directly involved in the underlying matter will conduct a thorough review of the MT5 server logs and system data. A definitive, written final response outlining our findings and any ex-gratia remedial proposals will be issued within two (2) months of receipt.
- C. Complex Investigation Extension (3 Months Max): If a dispute requires deep forensic analysis of our external liquidity provider pricing feeds, the Company will write to the Complainant within the initial 2-month window to explain the delay. The absolute maximum extension for a final corporate response is capped at three (3) months from the initial date of submission.

5. Strict Confidentiality and Non-Defamation Mandate

- A. Non-Disclosure Enforceability: Both the Company and the Complainant are legally bound to observe strict, absolute confidentiality regarding the existence of the investigation, all internal communications, system data screenshots, and any remedial settlement offers.
- B. Consequences of Breach: Any public disclosure, online defamation, or sharing of dispute logs with third parties by the Complainant while an internal investigation is active or after a resolution has been proposed will result in the immediate, permanent closure of the client’s trading account, forfeiture of any ex-gratia settlement offers, and the initiation of legal proceedings for breach of contract under Saint Lucia jurisdiction.

6. Statutory Record-Keeping

A copy of all documentation, database logs, ticket trails, and final resolution outcomes relating to any client grievance will be logged inside the Company's internal Register of Complaints. In compliance with Saint Lucia anti-fraud directives, these records will be securely archived for a mandatory minimum period of seven (7) years from the date the complaint was officially closed.
