

# COMPLAINTS HANDLING PROCEDURE

Client Complaint Resolution Process

## NIHAO CARBON CERTIFICATES

**Version 1.0**

Effective Date: January 1, 2024

Classification: **CONFIDENTIAL**

## 1. Purpose

This procedure establishes a fair, effective, and transparent process for handling client complaints in accordance with MiFID II requirements.

## 2. Definition

A complaint is any expression of dissatisfaction, whether oral or written, relating to the provision or failure to provide investment services by Nihao Carbon Certificates.

## 3. How to Make a Complaint

- **Email:** complaints@nihaocarbon.com
- **Post:** Complaints Department, Nihao Carbon Certificates, [ADDRESS]
- **Telephone:** [PHONE NUMBER]
- **Online:** Through the client portal complaint form

## 4. Process

### 4.1 Acknowledgement

All complaints acknowledged in writing within **5 business days** of receipt.

### 4.2 Timeline

- **Simple complaints:** 15 business days
- **Complex complaints:** 35 business days
- **Maximum:** 8 weeks from receipt

## 5. Escalation

If dissatisfied with the outcome, clients may escalate to: [NATIONAL FINANCIAL OMBUDSMAN/ADR ENTITY]

## 6. Record Keeping

All complaints recorded in a central register and retained for minimum 5 years. Complaint data analyzed quarterly.