



Eightcap International Complaints Management Policy



1 Introduction

GC Group Ltd, trading as Eightcap International (**'Eightcap'**, **'the Company'**) is incorporated in Seychelles with registration number 8427413-1 and registered address at Room B11, First Floor, Providence Complex, Providence, Mahe, Seychelles. Eightcap offers financial and commodity-based derivative instruments and other securities and is authorised and regulated by Seychelles Financial Services Authority (FSA SD100).

Eightcap is committed to ensuring that our complaints process is accessible, fair, accountable, timely and efficient for all current clients (**'Client'**). This policy sets out how we manage the complaints we receive. This policy has been prepared in line with the requirements established in the Consumer Protection (Complaint Handling) Regulations, 2024.

2 What is a Complaint?

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

3 Making a Complaint

3.1 Complainant Representatives

Eightcap allows a client to nominate a representative in the complaints process. To ensure we maintain our Privacy Handling obligations, Eightcap will not engage with a purported representative unless we have, in writing, the Client's consent to deal with the representative.

Where Eightcap has reason to believe that the representative you appoint is involved in, or has a history of pursuing, vexatious, frivolous, or abusive complaints against Eightcap or other financial services entities (both personally and on behalf of Clients), particularly where such conduct is adverse to Eightcap's legitimate business interests, Eightcap reserves the right to refuse to deal with such a 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;
- telephone;
- post;
- social media platforms; or
- messaging us on live chat.

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 and/or 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 attempt to acknowledge your complaint as soon as possible, but in any event, within 48 hours (or two business days) of receiving it. At this time Eightcap will provide you with:

- the timeframe in which you are likely to receive a response;
- the details of the designated person to contact regarding your complaint (usually your account manager); and
- a reference number for your complaint.

4.2 Investigating your complaint

Eightcap will attempt to investigate and resolve your complaint on the day it is lodged. Our Customer Service and Sales team will attempt to investigate and resolve the complaint directly with you.

If the team is unable to resolve your complaint within 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 30 calendar days from the date you lodged your complaint. In any event, Eightcap is required to provide you with a response within 21 business days from the date you lodge the complaint.

For complex complaints which require significant resources and investigations, Eightcap may take up to 90 business days to resolve your complaint. If we classify your complaint as complex, our Compliance team will contact you to advise you of the timeframe in which you are likely to receive a response.

4.3 Resolving your complaint

Where we have resolved your complaint, we will provide you a written response which outlines:

- an overview of your complaint;
- issues we have considered in the investigation;
- outcome of our investigation;
- any remedy and the timeframe in which you have to respond to us to accept the remedy;
- your right to appeal to the Competent Authority if you are unsatisfied; and
- the contact details of the Competent Authority.

In some cases, Eightcap may require you to sign a Deed of Settlement to finalise and settle the complaint.

5 If You're Unhappy with the Outcome

If you are unhappy with our proposed resolution, you may refer your complaint to the Financial Services Authority (**'FSA'**) in the Seychelles. The FSA will assess the validity of the complaint. The FSA may also request information from you regarding the complaint.

Please note that you may be prevented from lodging a complaint with the FSA where:

- your complaint is vexatious and/or frivolous;
- the complaint is currently under consideration by Eightcap; or
- you submit your complaint anonymously.

5.1 How to escalate your complaint

In accordance with FSA Complaints Handling Guidelines, all complainants must complete the [Complaint Lodgement Form](#) found on their website before the FSA will consider your complaint.

For further information about escalating your complaint, you can contact the FSA in the following ways:

Email: enquiries@fsaseychelles.sc

Fax: +(248) 438 0888

Phone: +(248) 438 0800

Website: <https://fsaseychelles.sc/>

Address: Bois De Rose Avenue, P.O. Box 991, Victoria, Mahe, Seychelles

6 Revisions of this Policy

This complaint will be reviewed as needed but in any event every 12 months.



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