

COMPLAINT HANDLING POLICY

MRL Investments (MU) Ltd

December 2025

COMPLAINT HANDLING POLICY

MRL INVESTMENTS (MU) LTD (hereinafter referred to as the “Company”) owns and operates the brand “SmartSTP” (www.smartstp.com) The Company is registered in Mauritius, having company number 187076GBC, and is authorized and regulated by the Financial Services Commission Mauritius ("FSC") with license number GB21027168 to provide investment services as permitted under the Mauritius Financial Services Act 2007. The Company’s registered office is located at 7th Floor, NeXTeracom Tower 1, Cybercity, Ebene 72201, Republic of Mauritius.

The Company aims to provide superior services to all of its customers by maintaining transparent procedures for the suitable and immediate handling of complaints submitted by complainants. The Company’s management has implemented all necessary mechanisms in order to ensure the efficient handling of complaints received by the customers and it has the responsibility for the complaints handling in line with this policy. This is to allow the Company to resolve and apply mandatory measures to avoid any recurring issues.

Definition

The Company classifies a complaint as any written statement alleging a grievance involving the activities of the Company’s employees or of those persons under the control of the Company (Associated Persons), in connection with the provision by the Company of the services. A complaint form is enclosed at the end of this policy which includes the information that the complainant should provide.

Procedure

The Customer may register a complaint by completing the complaint form using any of the following options:

- Email: complaints@smartstp.com
- Postal Address: MRL INVESTMENTS (MU) LTD
c/o SAFYR UTILIS FUND SERVICES LTD,
7th Floor, NeXTeracom Tower 1, Cybercity, Ebene 72201,
Republic of Mauritius

1. Upon receipt of a customer’s complaint, a written or an email acknowledgement will be sent to the customer within seven (7) business days, the Company will thereafter request the customer to complete the relevant complaint form.
2. The Company will attempt to resolve the complaint within thirty (30) business days, however, in case the Company is still not in a position to resolve the issue then the customer will be notified in writing stating the reasons for the delay and indicate an estimated time to resolve the issue.

3. A final response should be provided to the customer within sixty (60) business days at the latest from the date he/she submitted his/her complaint.
4. In the case where the complainant is still not satisfied with the Company's final response then the complainant can refer his complaint with a copy of the Company's final response to the Office of Ombudsperson for Financial Services in Mauritius for further examination.

Record keeping

The customer should provide all relevant documentation as well as any additional information requested by the Company in order to ensure all records are collected, the complaint should also be properly recorded in the complaints register and resolved on time.

[The complaint form can be found in the next page]

Complaint Form

Please note that the Form must be completed accurately, completely and truthfully.

A. Customer's Information:

Customer Name:	
Account Number ID:	
Residential Address:	
Telephone Number:	
Email Address:	

B. Brief Summary of the Complaint:

Please describe the product or service you are complaining about (*nature of the complaint, description, evidence, the magnitude of loss, and suggested way to be solved*):

[illegible]

Please submit your Complaint Form via email to complaints@smartstp.com

Date

Customer Signature

Please enclose any evidence and relevant documentation.