

# Complaints Management Policy

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4XHub Ltd

Company:	4XHub Ltd
Registration No:	LL16731
License No:	MB/20/0055
Date Updated:	November 2022

**VERSION CONTROL**

<b>Version Number</b>	<b>Date Updated</b>	<b>Notes</b>
1	August 2021	Original document prepared and finalised in consultation with Sophie Grace Pty Ltd.
2	November 2021	Modified for 4XHUB Ltd.
3	November 2022	Revised by Marcus Tan & Co. for Labuan

## 1. INTRODUCTION

- 1.1 4XHub Ltd (“**4XHub, we or us**”) is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace
- 1.2 A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

## 2. OUR COMPLAINTS MANAGEMENT PROCESS

- 2.1 We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following methods:
  - (a) Email: [info@4xhub.com](mailto:info@4xhub.com)
  - (b) Post: Kensington Gardens, No.U1317, Lot 7616, Jalan Jumidar Buyong, Labuan F.T 87000
- 2.2 Any material relating to 4XHub’s Internal Dispute Resolution (“**IDR**”) process will be provided to you free of charge.
- 2.3 We will collect certain information from you, including:
  - (a) Your name;
  - (b) Your contact details;
  - (c) How you would prefer to be contacted;
  - (d) A description of your complaint; and
  - (e) How you would like the complaint resolved.
- 2.4 We will acknowledge your complaint, generally within one (1) business day, and give you the contact details of the person responsible for dealing with your complaint.
- 2.5 The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about the final outcome of your complaint at IDR.
- 2.6 An IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth (5th) business day of receipt of the complaint, where we have:
  - (a) resolved the complaint to your satisfaction; or
  - (b) given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.
- 2.7 A written response will be provided if:
  - (a) you request a written response; or

(b) the complaint is about hardship.

### **3. TIMEFRAME FOR RESOLVING COMPLAINTS**

3.1 We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within thirty (30) calendar days of receiving your complaint.

### **4. IF YOU ARE UNHAPPY WITH OUR RESPONSE**

4.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to LFSA.

### **5. ACCESSIBILITY SERVICES**

5.1 We take our commitment to provide accessible services to customers seriously.

5.2 If you require this Policy in another language, please contact us at the details below.

## 6. CONTACT US

6.1 If you have any questions or would like further information about our complaints handling process, please contact us by:

(a) Email: [info@4xhub.com](mailto:info@4xhub.com)

(b) Post: Kensington Gardens, No.U1317, Lot 7616, Jalan Jumidar Buyong, Labuan F.T 87000