



Complaint Handling Policy

Purpose

This Investor Complaint Handling Policy aims to establish a framework for BMA Investment Advisors Limited to effectively receive, investigate, and resolve complaints from investors. Our commitment to high standards of service necessitates timely and appropriate responses to all investor concerns.

Scope

This policy applies to all employees of BMA Investment Advisors Limited who interact with investors, including those in customer services, sales persons and management roles. It covers all types of complaints received from investors regarding services, products, or conduct.

Policy Statement

BMA Investment Advisors Limited is dedicated to ensuring that investor complaints are handled promptly, fairly, and transparently. We strive to maintain investor trust and satisfaction by addressing concerns effectively.

Complaint Handling Procedures

1. **Receiving Complaints:**
 - Complaints may be submitted by investors through various channels, including:
 - Phone
 - Email
 - Website/online form
 - In-person meetings
2. **Acknowledgment:**
 - All complaints will be acknowledged within 1 business days of receipt. The acknowledgment will include a summary of the complaint and the name of the individual responsible for handling it.
3. **Investigation:**
 - Complaints will be investigated thoroughly and fairly. The assigned investigator will:
 - Gather relevant information and documentation.
 - Consult with involved parties, if necessary.
 - Document the investigation process.
4. **Resolution:**

- A resolution will be proposed within 7 business days or depend on the nature of the complaint received. The investor will be informed of the outcome and any actions taken to resolve the complaint.
5. **Escalation:**
- If the investor is not satisfied with the resolution provided, they may escalate the complaint to senior management and the Compliance Department.
6. **Record Keeping:**
- All complaints and their resolutions will be documented and maintained in a secure database for future reference and compliance purposes. This record will be reviewed periodically to identify trends and areas for improvement.

Confidentiality

All complaints will be handled confidentially. The identity of the complainant will be protected, and information will only be shared with those directly involved in the resolution process.

Training and Awareness

Employees will receive training on this policy and procedures to ensure they are equipped to handle investor complaints effectively. Regular updates will be provided to keep staff informed about best practices in complaint handling.

Review and Improvement

This policy will be reviewed annually to ensure its effectiveness and compliance with relevant regulations. Feedback from investors will be utilized to improve our complaint handling processes continuously

Effective Date: December 11, 2023