



CUSTOMER COMPLAINT HANDLING POLICY

POLICY OBJECTIVE

NEWERA CAPITAL MARKETS LIMITED value complaints received from its customer in order to improve and provide better customer services.

This policy is intended to ensure that complaints and worries are listened and dealt properly, and that all complaints or comments received from the Clients are taken seriously. NEWERA CAPITAL MARKETS LIMITED is committed to consistent, fair and confidential complaint handling and to resolving complaints as quickly as possible. NEWERA CAPITAL MARKETS LIMITED aims to make it easy for Clients to make a complaint if they are dissatisfied and we will treat all Clients making complaint(s) professionally.

RECEIVING AND RECORDING COMPLAINTS

An email account has been created as the Company's complaint handling channel, to enable NEWERA CAPITAL MARKETS LIMITED receive and respond to complaints from Clients. This latest feature would ensure all complaints are to be directed to a specific email account i.e. escalation@newera365.com handled by the Complaint Handling Officers.

However, should staffs continue to receive complaint sent directly to them, he/she will redirect the said email on the same day it was received, to the designated complaint handling email account for further action by the Complaint Handling Officers.

Each email complaint received from a client will be acknowledged by the Complaint Handling Officers as soon as the complaint email was received.

Details of all communication with the Client and any actions taken to resolve the complaint will be recorded and filed NEWERA CAPITAL MARKETS LIMITED physical and cloud storage. These records can be made available for inspection by the Board of Directors.

Recorded complaints will also be monitored for any ongoing trends by management. This would enable the relevant efforts to be taken for resolving any ongoing issues.

RESPONDING TO COMPLAINTS

Every client making a complaint will be treated with courtesy. All communication with the complainant should be polite and courteous. Where possible, complaints will be resolved on the spot basis.

ESCALATIONS OF COMPLAINTS

If the Complaint Handling Officer is unable to solve the complaint within a given timeframe, he/she will seek for assistance from the Senior Manager/Manager/Trust Officer to deal with the complaint, and the Client will be informed and given a new timeframe for resolution.

INFORMING CUSTOMERS OF PROGRESS

NEWERA CAPITAL MARKETS LIMITED will strive to resolve all complaints within seven (7) working days. Client will be given an approximate timeframe at the time they make their complaint. Client will be informed regarding progress of their complaint regularly, especially if there are any delays or changes to what has been agreed.

Client will also be informed of any changes to services provided as a result of their complaint.

Where appropriate, Clients who managed to get their complaint resolved will be contacted at a later date. This is to assess their level of satisfactory regarding how the complaint was handled.

REVIEW OF COMPLAINT HANDLING POLICY AND PROCEDURES

NEWERA CAPITAL MARKETS LIMITED is committed to continuously improve this policy and it will be reviewed regularly (at least every six months) for effectiveness and updated.



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This Complaint Handling Policy & Procedures is supported by management. NEWERA CAPITAL MARKETS LIMITED commits to providing this policy to all employee and displaying it in its business with clients.

Signed by :

Date :