



KILDE

Complaints Handling Policy

KILDE PTE LTD



kilde

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KILDE COMPLAINTS HANDLING POLICY

1. DOCUMENT HISTORY AND INFORMATION

1.1. DOCUMENT INFORMATION

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1.3. DOCUMENT REVIEW HISTORY

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2. COMPLAINTS HANDLING POLICY

This policy outlines the process for handling complaints from investors related to Kilde's intermediating deals in securities. All complaints should be submitted via email to the designated Complaints Officer at complaints@kilde.sg.

The Complaints Officer is responsible for receiving and reviewing all complaints from investors, determining the appropriate action to be taken in response (if any), and following up with the complainant regularly until the complaint has been adequately addressed.

The Complaints Officer will assess each complaint's merits and decide how best to resolve it. Depending on the nature of the complaint, this may involve providing advice or support, making changes to processes or procedures, taking disciplinary action against an employee or third-party supplier, or taking other corrective action. Depending on the severity of the complaint, Kilde reserves the right to take immediate, temporary, or permanent corrective action pending investigation results and a resolution of the complaint.

The Complaints Officer is also responsible for keeping records of all complaints received and their responses and ensuring that appropriate steps are taken to prevent similar issues in the future. This includes providing regular reports to senior management outlining complaints received and any resulting actions taken.

Kilde will treat all complaints with respect, impartiality, and confidentiality, responding promptly to all inquiries and upholding its duty of care towards investors at all times. The Complaints Officer will act as a point of contact for the complainant throughout the process – providing updates at regular intervals and responding to any queries or concerns.

The Complaints Officer will review all complaints against the applicable regulations, laws, codes, and standards in place at the time of receipt. If appropriate, Kilde reserves the right to refer the matter to a relevant external body for further investigation and/or resolution (in consultation with the complainant).

Kilde will also ensure that all responses to complaints are well-structured and clear, meeting legal requirements as applicable. All decisions concerning complaints will be finalised within 30 days of receipt unless additional information is required; if this is the case, then Kilde will inform the complainant accordingly about any delays or extensions to this timeline.

Kilde will also take note of any issues that have been repeatedly raised in complaints and suggest improvements where appropriate to help manage future complaints.

Kilde Complaints Officer is available to answer any questions or queries related to this policy by emailing complaints@kilde.sg. We hope that prompt action and careful consideration can be taken for all our investors' complaints, and thank you for your cooperation in this matter.

All information collected as part of the complaint process will remain confidential at all times within the confines of Kilde's Privacy Policy and applicable legal requirements unless otherwise stated in writing by the complainant before submitting their complaint to Kilde.

KILDE COMPLAINTS HANDLING POLICY

Kilde will do our best to investigate and resolve all complaints within a reasonable timeframe, but please be aware that due to the nature of some complaints and restrictions imposed by the relevant regulatory bodies, this may not always be possible.

Kilde reserves the right to refuse any complaint submitted after an unreasonable amount of time has elapsed since the event or incident being complained about - as determined by Kilde's Complaints Officer in their sole discretion - or if Kilde deems any investigation futile in light of new evidence or other factors beyond Kilde's control.

Suppose the complaint cannot be resolved internally. In that case, we will offer a mediation process between our investors and team members to ensure a fair resolution for all parties.

The Complaints Officer will keep records of each complaint and the action taken by Kilde to resolve it. All complaints will be treated with confidentiality and discretion where necessary.

Kilde reserves the right to make changes or amendments to this policy as required without prior notice. If you have any queries about this policy, please get in touch with us at complaints@kilde.sg.

We hope that we can resolve any issues investors may have in a timely manner and thank investors for their continued trust and support in Kilde's intermediation services.