GCI FINANCIAL LIMITED

Dispute Resolution Policy

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1. Introduction

At GCI Financial Limited, we are committed to providing our clients with the highest level of service and maintaining their trust and confidence. We understand that disputes may arise from time to time, and we are dedicated to resolving them in a fair and efficient manner. This Dispute Resolution Policy outlines our process for addressing and resolving disputes that may arise between GCI Financial Limited and our clients.

2. Scope of the Policy

This policy applies to any dispute between GCI Financial Limited and its clients, including but not limited to complaints regarding investment advice, account administration, trade execution, fees, and other matters related to our services.

3. Dispute Resolution Process

3.1. Step 1: Contacting GCI

Clients must contact our customer service department at admin@gcitrading.com or admin2@gcitrading.com to lodge any complaints. Should the customer department fail to resolve the complaint this will be escalated to the Compliance Department for further assessment and resolution. The Compliance Officer will make every effort to resolve the issue promptly and formally.

3.2. Step 2: Formal Complaint

If the client is not satisfied with the resolution provided in Step 1 or prefers to escalate the matter even further, they may submit a formal complaint in writing to GCI Financial Limited Compliance Officer at compliance@gcitrading.com. The written complaint should include a detailed description of the dispute, relevant account information, and any supporting documentation.

3.3. Step 3: Investigation and Review

Upon receipt of a formal complaint, GCI Financial Limited will conduct a thorough investigation into the matter. The Compliance Officer or designated individual will review all relevant information, including client records, account statements, correspondence, and any other evidence provided by the client or available to GCI Financial Limited.

3.4. Step 4: Resolution

Based on the findings of the investigation, GCI Financial Limited will determine an appropriate resolution for the dispute. The resolution may involve corrective action, compensation, or any other reasonable measures deemed necessary to address the client's concerns. The client will be notified in writing of the resolution within a reasonable timeframe.

4. External Mediation and Arbitration

4.1. Mediation

If the client is not satisfied with the resolution provided by GCI Financial Limited or wishes to pursue alternative dispute resolution, they may request mediation. Mediation involves engaging a neutral third party to facilitate discussions between the client and GCI Financial Limited with the aim of reaching a mutually acceptable resolution. Both parties will share the costs of mediation equally.

4.2. Arbitration

If mediation fails to resolve the dispute or if the client wishes to pursue arbitration directly, they may do so in accordance with applicable laws, regulations, and the terms of the account agreement. The client and GCI Financial Limited will select an arbitrator or arbitral tribunal, and the decision reached through arbitration will be binding on both parties.

5. Record Keeping

GCI Financial Limited will maintain records of all formal complaints and their resolutions, including relevant documentation and correspondence, for at least 7 years after the dispute resolution.

6. Reporting

GCI Financial Limited will report complaints and dispute resolutions to the appropriate regulatory bodies as required by applicable laws and regulations. Furthermore, any complaint shall be dealt with in accordance with our Complaint Handling Policy.

7. Confidentiality

All parties involved in the dispute resolution process, including the client, GCI Financial Limited and any third-party mediators or arbitrators, will treat the proceedings and any related information as strictly confidential, unless required by law or regulatory obligations.

8. Amendment of the Policy

GCI Financial Limited reserves the right to amend or modify this Dispute Resolution Policy as necessary. Any changes will be communicated to clients in writing or through other appropriate means.