

# Complaint & Dispute Management



**kowela**

## 1. Introduction

1.1. The terms in this Complaint and Dispute Management shall allow us to attend to the matters between the Client and the Company and determine what action should be taken to any filed complaint or dispute. You must comply accordingly with the terms herein before filing a complaint or dispute in relation to your trading with Kowela.com.

1.2. All queries, complaints, and disputes can be received through contacting [customer.info@kowela.com](mailto:customer.info@kowela.com).

## 2. Identifying Complaints and Disputes

2.1. When filing for a complaint or dispute, you agree to provide your information such as your full name, account number, and registered email as required to identify you as our Client. You must also provide a brief description of your concern with important details of the occurrence.

2.2. We may ask for further information related to your issue to resolve it accordingly. If such a complaint or dispute arises from financial transactions, you may be required to provide a copy of your most recent bank statement with the relevant transaction details.

2.3. Discrepancies may also be identified when without limitation:

- A placed order was not displayed in your trading account or trading platform.
- A placed order was modified.
- There is an unidentified position in the trading account.
- There is an ongoing trade that is supposed to be closed.
- There is a closed trade that should still be open.

## 3. Resolution

3.1. Complaints and disputes must be sent to our email subject to our approval if the issue needs further resolution. If any of the preceding instances occurs, you agree to contact us immediately.

3.2. We may consider your filed issue valid if it occurred in connection with our Terms and Conditions or if it was caused by miscommunication by the relevant parties and not out of your negligence or violation of the Terms and Conditions. Received complaints and disputes are verified and assessed within 7 business days and may be provided by resolution or final settlement through email.

3.3. When a formal complaint is filed, it can, without the obligation, be handled by our Compliance Department who will carry out an impartial review of the submitted complaint with a view to understanding what did or did not happen, and to assess whether we have acted reasonably within our rights and have met our contractual and other obligations.

3.4. Although we assess conflicts constructively, you agree that the resolution of conflicts requires effort from both ends. We are not obligated to advise any party during the circumstance, where you understand and agree that you will not publicize or disclose any form of statement about the conflict before its resolution, regardless of the case. Supposed threats or any form of blackmail to the Company and its workforce will lead to legal actions and restriction or termination of our services.

