

Complaints Procedures

Credit Financial Invest for Financial Brokerage LTD. values the opinions and feedback of its clients. We view complaints as an essential means to improve the quality of our services and to strengthen transparency. In line with our commitment to the highest standards of professionalism and compliance with applicable legislation, this policy sets out the internal procedures for handling client complaints and clarifies the responsibilities of both the company and its clients. Our goal is to ensure complaints are handled objectively, effectively, and in a timely manner.

How We Handle Complaints

- 1) Clients may submit complaints by emailing complaints.jo@cfi.trade. Where the client is given a reference number. We are committed to reviewing and assessing each complaint as quickly as possible.
- 2) Complaints are reviewed by our Complaints Handling Unit together with the relevant departments. If the complaint is found to be valid, these departments will work to resolve the matter.
- 3) If the company is unable to review or respond to a complaint, or to provide a resolution where the complaint is valid, the client has the right to escalate the matter to the Jordan Securities Commission and/or to the courts.
- 4) The company is not required to respond to complaints if the subject matter is already under judicial review.
- 5) Where necessary, the complaint and the proposed response may be referred to the company's legal counsel for legal advice and comments.
- 6) A dedicated internal form will be completed and stored in the client's file for record-keeping purposes.
- 7) The company will issue a formal response within **fifteen (15) business days** of receiving a complaint. This period may be extended once, for an additional 15 business days, if the nature of the complaint requires further review. In such cases, the client will be informed that the complaint remains under review.
- 8) If the client is not satisfied with the response provided, they may submit a complaint to the Jordan Securities Commission or pursue their rights through the competent courts, in accordance with the applicable laws and regulations.

Client Responsibilities

For a complaint to be accepted and reviewed by the company's Complaints Handling Unit, certain minimum requirements must be met. Complaints will not be considered unless they include the following:

- 1) The complaint must be submitted from the client's registered email address on record with the company.
- 2) The complaint must clearly state: The client's full name, the subject of the complaint, the date and the details of the issue, and the transactions related to the complaint.
- 3) The complainant must have a direct relationship to the subject of the complaint, and the complaint must be submitted by the actual account holder/beneficial owner.

General Provisions

- 1) Complaints will be assessed in accordance with the terms of the Client Agreement, its annexes, applicable Terms and Conditions, and the regulations governing financial services companies trading on foreign exchanges, as issued by the Jordan Securities Commission.
- 2) For matters not expressly covered by the Agreement or the Terms and Conditions, both parties agree to act in good faith, to seek a fair resolution, and to follow practices consistent with market standards.

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