

Compliant Handling Policy



This Complaint Handling Policy applies to **Star Bridge Capital** and/or its affiliated entities, including **SBCFX** (collectively referred to as “we”, “us”, or “our”).

1. Policy Statement

SBCFX is committed to maintaining high standards of service, transparency, and fairness in dealing with all clients. We recognise that, from time to time, clients may be dissatisfied with certain aspects of our services.

This Policy outlines the procedures by which client complaints are received, investigated, addressed, and, where necessary, escalated to an independent external dispute resolution body.

2. What Constitutes a Complaint

A complaint is any expression of dissatisfaction made by a client or former client relating to our products, services, trading execution, account handling, operational processes, or conduct, where a response or resolution is explicitly or implicitly expected.

3. How to Submit a Complaint to SBCFX

3.1 Submission Method

All complaints must be submitted **in writing** to SBCFX via email: **info@sbcfx.com**

3.2 Required Information

To facilitate an effective and timely investigation, clients are requested to provide the following information where applicable:

- (a) Full name and account details;
- (b) Contact information;
- (c) A clear description of the complaint, including relevant dates, transactions, and parties involved;
- (d) Copies of any supporting documentation.

4. Internal Complaint Handling Process

Upon receipt of a complaint, SBCFX will follow the internal complaint handling procedures outlined below:

(a) Acknowledgement

We will acknowledge receipt of the complaint in writing within **48 hours**.

(b) Investigation

The complaint will be reviewed impartially and thoroughly by the relevant internal team.

(c) Response Timeframe

We aim to issue a formal written response within **21 calendar days** from the date of receipt.

(d) Extended Review

If additional time is required due to the complexity of the matter, we will notify the client and provide an estimated timeframe for resolution.

(e) Final Response

The final response will include a clear explanation of our findings, decision, and any proposed remedial action, where applicable.

5. Escalation to the Financial Commission

If a client is not satisfied with SBCFX's final response, or if no response has been provided within **15 business days** from the date the complaint was acknowledged, the client may escalate the complaint to the **Financial Commission**, an independent external dispute resolution organisation.

6. Conditions for Escalation

A complaint may be referred to the Financial Commission provided that:

- The complaint was first submitted to SBCFX; and
- The client has either received SBCFX's final response or has waited the applicable response period; and
- The escalation is made within **45 calendar days** from the date of the underlying incident.

7. Financial Commission Complaint Process

The complaint handling process at the Financial Commission generally follows these steps:

(a) The Financial Commission will acknowledge receipt of the complaint within **5 business days**.

(b) The Internal Dispute Resolution (IDR) team will review the matter and provide an initial response within **14 business days**.

(c) During the investigation phase, the Dispute Resolution Committee (DRC) may request additional information or documentation from both the client and SBCFX.

(d) Where a mutual resolution cannot be reached, the DRC will issue a formal decision.

(e) Any decision rendered by the DRC is **binding on SBCFX**.

(f) The decision is binding on the client **only if the client formally accepts it**.

- (g) If accepted, the client must confirm acceptance within **14 days** of receiving the decision.
- (h) SBCFX will implement any awarded settlement within **28 days** of acceptance.
- (i) Where the decision is in favour of SBCFX, the client may be required to provide a release within **7 days**, after which the complaint will be deemed closed.

8. Regulatory Cooperation

SBCFX cooperates fully with recognised dispute resolution bodies and regulatory authorities in accordance with applicable laws and industry standards.

9. Record Keeping

All complaints and related correspondence are recorded and retained for regulatory, audit, and compliance purposes in accordance with applicable laws and internal policies.

10. Policy Review

This Complaint Handling Policy may be reviewed and updated from time to time to reflect changes in regulatory requirements, industry standards, or operational practices. The latest version will be made available on our website.

11. Further Information

For more information about the Financial Commission or to submit a complaint directly, please visit: <https://financialcommission.org>