

COMPLAINTS HANDLING PROCEDURE

Greenstone (DIFC) Limited (“Greenstone”) has adopted the following procedures for a quick and fair resolution of Counterparty complaints:

(i) upon receipt of a complaint, either verbal or written, the Greenstone Representative must escalate the matter internally, including the relevant details of the complaint and the contact details of the complainant to the relevant department.

(ii) Greenstone will immediately make a record of the complaint and notify the complainant within seven (7) business days that the complaint has been received. This notification will include the contact details of the person at Greenstone who is in charge of investigating the complaint, key particulars of Greenstone’s complaints’ procedure, a statement that a copy of the procedures is available free of charge upon request and via Greenstone’s website, the expected timelines, and confirmation that the records in relation to the complaint will be maintained for six(6) years;

(iii) The relevant department, along with any individual deemed appropriate and relevant for a fair and independent inquiry, will investigate the complaint.

(iv) within thirty (30) business days of Greenstone being notified of the complaint, Greenstone will provide the complainant with a written response of the resolution of the complaint, and the terms of redress, if applicable and comply with the terms of redress if accepted by the complainant. Notwithstanding the foregoing, if the complaint cannot be resolved in thirty (30) business days of Greenstone being notified of the complaint, Greenstone will notify the complainant of such and indicate the time needed to resolve the complaint;

(v) if the complainant is not satisfied with the terms of redress offered by Greenstone, Greenstone must inform the complainant of other avenues, if any, for resolution of the Complaint and provide him with the appropriate contact details upon request. Other avenues may include an external dispute resolution scheme, arbitration or the DIFC Court.;

(vi) Greenstone retains records of all complaint notifications, investigation papers and other related documents. for a period of six (6) years from the time the complaint was resolved; and

(vii) in the event it is determined that Greenstone is fully or partially responsible for the complaint having arisen, Greenstone will notify the complainant by issuing a written communication addressed to the complainant and dated accordingly that the complaint will, if agreed by the complainant, be referred to a third-party moderator (the “Moderator”). If the complainant agrees to refer the complaint for consideration by a Moderator, Greenstone shall immediately refer such complaint to the Moderator, notify the complainant of the occurrence of, and the date of, such referral and the contact details of the individual responsible for the complaint at the Moderator. Greenstone will continue to manage any part of the complaint that was not referred to a Moderator. In the event the complainant refuses referral or does not respond within a period of not more than 10 (ten) business days of receipt of the notification, the complaint shall be considered within the limits of the available information, or it shall be returned to the complainant with evidence of the complainant’s refusal to refer the complaint to the Moderator or lack of response.