
COMPLAINTS HANDLING PROCEDURE

Formal Complaint Submission and Resolution Process

Company	STB Provider LTD
Reg. No.	2023-00478 (Saint Lucia)
Version	v2026.1
Category	Client Services
Effective	2026 — subject to periodic review
Website	stbbrokers.com

IMPORTANT: This document forms part of the legal agreement between STB Provider LTD and the Client. Please read it carefully before using our services. By opening an account or placing any trade, you confirm that you have read and accepted this document in full.

1. Introduction and Purpose

STB Provider LTD ("STB", "the Company") is committed to treating all clients fairly and to resolving any complaints promptly, thoroughly, and impartially. This Complaints Handling Procedure ("Procedure") sets out how clients of STB can raise a complaint and the process by which the Company will handle it.

STB regards complaints as a valuable source of feedback. All complaints are handled with the same level of care and diligence regardless of account size, trading history, or client status.

2. What Is a Complaint?

For the purposes of this Procedure, a complaint is any expression of dissatisfaction — whether oral or written — from a client or potential client about the Company's services, products, staff conduct, or systems, where the person considers they have been treated unfairly or suffered loss as a result.

The following are not formal complaints and are handled through standard support channels:

- General enquiries about account features, trading conditions, or platform functionality.
 - Requests for account statement copies or trade confirmations.
 - Technical support requests not involving a disputed outcome.
 - Requests to update personal information.
-

3. How to Submit a Complaint

3.1 Submission Channels

Clients may submit a complaint through any of the following channels:

Channel	Contact Details	Availability
Email (Preferred)	complaints@stbrokers.com	24 hours, 7 days
Client Portal	stbrokers.com — "Submit Complaint" form	24 hours, 7 days
Live Chat / Support	Via platform or website	24/5 during trading hours
Written Letter	STB Provider LTD, [Address], Saint Lucia	Business days

For the fastest resolution, email complaints@stbrokers.com with the subject line "Formal Complaint — [Your Account Number]". Written complaints receive priority routing to the Compliance team.

3.2 Information Required

To enable STB to investigate and resolve your complaint efficiently, please include the following information in your complaint submission:

- Full name as registered on your account.

- Account number / login ID.
- Date(s) and time(s) of the issue (including timezone).
- Description of the issue — what happened, what you expected to happen, and why you consider it a complaint.
- Relevant order, trade, or transaction reference numbers (where applicable).
- Any supporting documentation — screenshots, emails, or other evidence.
- The outcome you are seeking (e.g. trade reversal, refund, explanation).

4. Complaint Handling Process

4.1 Acknowledgement

The Company will acknowledge receipt of all formal complaints within 2 business days of receipt. The acknowledgement will include:

- A unique complaint reference number.
- The name and contact details of the assigned complaints handler.
- Confirmation of the expected response timeline.

4.2 Investigation

Upon acknowledgement, the complaint will be assigned to a complaints handler who is independent of the team or individual involved in the disputed matter. The investigation may include:

- Review of the client's account history, trade records, and account statements.
- Review of platform logs, server records, and execution timestamps.
- Review of all relevant communication records (emails, chats, call recordings).
- Consultation with the relevant internal department (Trading Desk, Technology, Finance, Compliance).
- Verification of applicable policies, trading conditions, and contractual terms.

4.3 Resolution Timeframes

Stage	Timeframe
Acknowledgement of complaint	Within 2 business days
Initial response / holding reply	Within 5 business days
Full written resolution	Within 20 business days of receipt
Complex cases requiring extended investigation	Up to 35 business days (with prior notification)
Final response (if full resolution not possible)	Within 35 business days

If the investigation requires more than 20 business days, the client will be notified in writing with an explanation and an expected completion date. The Company will not allow a complaint to remain unresolved beyond 35

business days without a written explanation and clear next steps.

4.4 Resolution Outcomes

Following investigation, STB will communicate a final written response which will:

- Summarise the complaint and the Company's findings.
 - Explain the outcome — either upholding the complaint (in full or in part) or declining it.
 - Where the complaint is upheld: specify the remedial action to be taken (trade adjustment, account credit, refund, process change, or formal apology).
 - Where the complaint is declined: provide a clear explanation of the reasons based on evidence, policy, and applicable terms.
 - Inform the client of any further escalation options available.
-

5. Escalation

5.1 Internal Escalation

If a client is not satisfied with the outcome of the initial investigation, they may request escalation to the Head of Compliance within 10 business days of receiving the resolution letter. The escalation request should be submitted to compliance@stbbrokers.com, referencing the original complaint number and explaining why the initial response is considered unsatisfactory.

The Head of Compliance will conduct an independent review and issue a final determination within 15 business days of the escalation request.

5.2 External Escalation

If a client remains dissatisfied following exhaustion of the internal complaints process, they may seek external resolution through:

- Applicable regulatory authority in the client's jurisdiction of residence.
- An external dispute resolution scheme or financial ombudsman service, where available under applicable law.
- Arbitration or legal proceedings in accordance with the governing law provisions of the Client Agreement.

STB will cooperate fully with any regulatory investigation or external dispute resolution process.

6. Conflicts of Interest

All complaints are handled by individuals who were not personally involved in the events giving rise to the complaint. Where a complaint involves the conduct of a senior employee or involves a systemic issue, the matter is referred directly to the Compliance Officer. Complaints handlers are not remunerated or evaluated in a manner that could create incentives to resolve complaints in favour of the Company.

7. Record Keeping

STB maintains a central complaints register recording all formal complaints received, the investigation findings, the resolution outcome, and the timeframes at each stage. Complaint records are retained for a minimum of 5 years from the date of final resolution. Complaint data is reviewed periodically by the Compliance team to identify patterns, systemic issues, or areas for service improvement.

8. Confidentiality

All complaints are treated as confidential. Information gathered during the complaints investigation is used solely for the purpose of resolving the complaint and improving the Company's services. Personal data is handled in accordance with the STB Privacy Policy.

9. No Retaliation

STB does not penalise, restrict, or discriminate against any client for submitting a complaint in good faith. The submission of a complaint has no effect on a client's account status, trading access, or the treatment they receive from the Company.

10. Contact

- Complaints: complaints@stbbrokers.com
- Compliance: compliance@stbbrokers.com
- General Support: support@stbbrokers.com
- Website: stbbrokers.com/legal

STB Provider LTD · stbbrokers.com · v2026.1