

NORSAD FINANCE COMPLAINTS POLICY AND PROCEDURE

Norsad Finance Limited is committed to high standards of ethical, moral and legal business conduct. In line with these principles and Norsad Finance's commitment to be responsive to the needs and concerns of our clients, this policy aims to provide guidance for clients and other associated parties to raise concerns related to Norsad Finance business. Should a person wish to proceed with a complaint, the procedure set below offers the mechanism for a response or resolution. The policy also acknowledges that some complaints in the form of negative feedback may not require a resolution or formal follow-up.

1. Complaints Procedure

If a complaint cannot be resolved through initial dialogue with persons concerned, or requires escalation, the details of the complaint should preferably be made in writing setting out clearly the following details which will assist Norsad in following up effectively:

- a. Name and contact details of person making complaint
- b. Nature of relationship with Norsad and contact person within Norsad
- c. Nature of the complaint and applicable details such as where or when incident or conduct occurred
- d. Any other documentation supporting the complaint

The written complaint should be made to the email address **complaints@norsadfinance.com** and marked for the attention of the appropriate contact position indicated in the table below.

Complaint against	Contact Position
Norsad Staff or Business Related Complaints	Chief Executive Officer
Chief Executive Officer	Chairman of the Corporate Governance Committee
Directors or Alternate Directors (including Chairman of the Board)	Chairman of the Corporate Governance Committee
Chairman of the Corporate Governance Committee	Chairman of the Board

2. Acknowledgement and Response to Complaints

The recipient shall endeavour to acknowledge the complaint upon receipt and in any case within two working weeks of receiving the complaint. Norsad shall subsequently undertake a review of the complaint which could involve further communication with the person making the complaint. Norsad shall endeavour to resolve complaints within four weeks of receiving the complaint, but acknowledge that this will not be possible on all occasions. If the response or resolution of the complaint takes more than four weeks, Norsad will contact the person making the complaint to update them on the process including reasons of the delay and expected resolution date.

Should the person making the complaint not be satisfied with the outcome, the complainant has a right to request a reconsideration of the response or resolution. As such, the request must be in writing and detail the concerns with the outcome or the process. In the event that the person making the complaint has exhausted the process as captured above and remains unhappy with the outcome, the complainant is at liberty to seek the relevant legal recourse.