

YAMARKETS SUPPORT AND GRIEVANCE POLICY

YaMarkets part of Ya Group Limited prioritizes fostering positive relationships with their clients and management. We acknowledge that grievances may arise, and therefore, provide a platform for clients to voice their concerns. Our aim is to offer timely and effective support to address and resolve client grievances, whether conveyed verbally or in writing.

YaMarkets Grievance Policy

Scope and Purpose

YaMarkets is committed to providing an opportunity for all clients to express grievances and register complaints. The purpose of the YaMarkets Support and Grievance Policy is to ensure efficient and timely resolution of client grievances, including the consideration of genuine feedback.

Applicability of the Grievance Policy

The policy applies to all registered or unregistered clients while interacting, dealing, or proposing to deal with YaMarkets

The procedure for Registering the Complaint

Clients can register complaints using the following methods:

Through Website:

Clients can visit www.Yamarkets.com and use the "live chat" option to submit complaints or queries. Upon submission, they will receive a complaint ticket number via chat for tracking purposes.

Other Platforms:

Clients can also file complaints or raise queries via Telegram, WhatsApp, Facebook, and Instagram.



Sought Details that are needed for filing a complaint

When filing a complaint or query, clients must specify:

- a. Full Name
- b. Registered Email ID
- c. Registered Number
- d. Current Address
- e. Confirm CRM (if registered)
- f. Brief description of the complaint or query

For General complaints or queries

Clients can escalate unresolved complaints/queries by emailing support@Yamarkets.com as the case may be and providing the support ticket number. Concerns will be resolved by the YaMarkets and Ya Group Ltd support team.

For Specific or Major complaints or queries

Clients can escalate unresolved complaints/queries by emailing complaints@Yamarkets.com as the case may be, the client shall provide a valid reason for mailing. YaMarkets and Ya Group Ltd support teams will respond or provide reasons for any delays.

For MT5 Registered Clients

Registered clients can raise complaints/queries through CRM support tickets, with a resolution time of 24 to 48 hours.

Time duration for grievances resolution

YaMarkets and Ya Group Ltd strive to respond promptly, with resolution times varying case by case:



General Queries: - 24 to 48 hours

Specific Queries: - 48 hours to 1 week

If a complaint/query is not resolved within 10 days, the client can escalate it to a supervisor.

Final Escalation for routing the complaint

In case the client's queries/complaints are still not resolved by our dedicated support team or if a client is not satisfied with the resolution provided by our professional, the client can send an email to info@yamarkets.com as per grievances policy protocols. YaMarkets and Ya Group Ltd aim to resolve escalated complaints/queries within 15 to 30 days as the case may be.

Complaints can also be escalated to Higher authority via email. The email address is hr@yamarkets.com. Our HR team will thoroughly investigate your complaint and aim to resolve it within 7 to 10 days.

The client must mention the following details:

- a. Full details and address of the client/complainant;
- b. Date of filing of the first complaint or raising of the query;
- c. Date of the previous filing of the complaint and getting a response from the company end;
- d. A brief description of the complaint or query along with the reason for writing;

Terms and Conditions

YaMarkets, which is part of YAGroup encourage clients to carefully read through this document, as it outlines the responsibilities, protocols, and expectations that help uphold a secure and reliable trading environment.

i. Accuracy of Information: All information provided by the client must align with their verified documents and updated data with us;



ii. Complaint Filing Process: Clients are required to follow the prescribed guidelines outlined above to file their complaints with us or raise any queries. Email queries will be responded to only after the prescribed resolution period has lapsed;

iii. Verification Procedure: Clients must upload valid documents and ensure the details match their CRM information. Failure to do so may result in the support team not addressing verification-related queries as per company protocols;

iv. Deposit Process: Clients must provide a valid transaction slip for deposits, and the amount must be received by the company for the support team to resolve deposit-related queries in accordance with company protocols;

v. Withdrawal Process: Clients should have earned profits and specified earnings from valid trading for the withdrawal process. If the company identifies any suspicious activity by a client, the company will not be liable to pay any amount to those clients;

vi. Withdrawal Amount Handling: If a client does not receive a withdrawal amount, and the company has credited that amount to the client's provided account, the company will not be liable to pay again or resolve this concern. Clients are advised to contact their bank branch in such cases;

vii. Trading Acknowledgment: Upon receiving the first deposit, the company will send an intimation to the client via email, acknowledging that the client starts trading at their own risk. When raising queries, clients are requested to acknowledge this fact, as the company has received their consent and acknowledgement.



This Complaint Handling Policy and Procedures (the “Policy”) regulates the effective, clear, and fast handling of complaints submitted to Ya Group Ltd (the “Company”) in relation to the performance and procedures of the Company. The Company maintains records of complaints and measures taken for expedient complaint resolution.

The following methods are available for submitting a complaint to our Company:

- Telephone
- In Person
- By Fax
- By Letter
- By email

The Company shall receive and manage complaints within the Company and shall assist the Complainant with compiling and submitting the Complaint.

The Complainant must submit complaints related to services rendered on the basis of the online trading agreement entered into by the Complainant to the Compliance Team of the Company.

The e-mail address for the complaint is available on the website of the Company. The Complainant can reach our support team by sending an email to support@yamarkets.com. If the complainant sends an e-mail to another e-mail address of the Company to submit his/her complaint, he/she will be redirected to the correct email address.

Here is the complaint handling Policy and Procedure for YA Group Limited

Ya Group Ltd has a policy in place for handling complaints about its performance and processes. The policy outlines the procedures for submitting and resolving complaints, as well as the company's commitment to protecting complainants' personal information and ensuring transparency throughout the process.



1. Introduction

This policy outlines the procedures for efficiently addressing complaints submitted to Ya Group Ltd concerning the company's performance and processes. The company keeps records of complaints and actions taken to resolve them swiftly.

2. Definitions

For the purpose of this policy, we are defining certain terms which should be comprehended well for filing complaints correctly

A. Complaint:

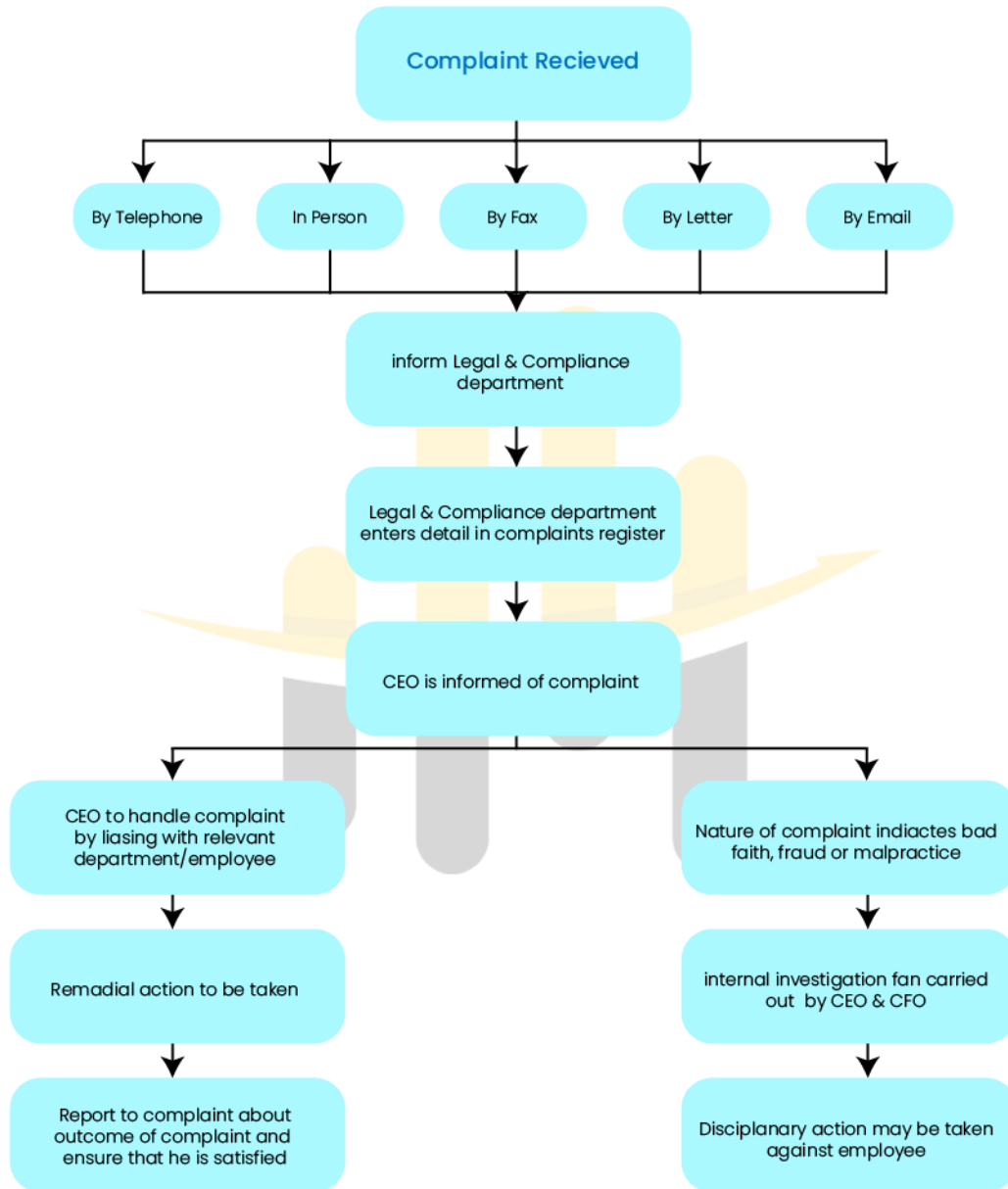
- i.** A complaint refers to specific requests or claims related to Ya Group Ltd's performance or services that express dissatisfaction or objections and include a clear demand.
- ii.** Seeking an opinion or general information about the company's operations and services does not constitute a complaint.

B. Complainant:

- i.** A complainant can be an individual, a legal entity, an unincorporated company, or any organization requiring Ya Group Ltd's services or the recipient of service-related information.
- ii.** When a complaint is submitted by a representative or authorized person, the company will verify the legal basis of the submission. If no authorization is provided, the company will contact the complainant directly to expedite the process



Submitting a Complaint



Complainants are encouraged to report events or issues subject to their complaint to Ya Group Ltd promptly. Complaints can be submitted through various channels, including mail, email, in writing, or verbally. Complaints related to services under an online trading agreement should be directed to the Compliance Team, with the relevant email address available on the company's website. Detailed information about the concern should be provided for effective assistance.

Escalation to Higher Authority

If the support team cannot resolve an issue to the complainant's satisfaction, they may escalate it to the compliance department. Further escalation options are available if necessary. It's important to note that Meta Quotes provides the platform for Ya Group Ltd but is not responsible for any issues related to Ya Group Ltd's offers or practices.

Registration of Complaints

All complaints are registered and recorded, including descriptions of the complaint, event details, submission date, measures taken, rejection reasons (if applicable), deadlines, responsible personnel, and response dates. The company takes care to protect complainants' personal information and ensures transparency throughout the complaint process.

Managing Complaints

Complaints are handled without discrimination and are managed by the Compliance Team and, if necessary, the Company Directors. The goal is to resolve complaints promptly, with a maximum response time of 30 days. The company may request additional information from the complainant to investigate further.

Response to Complaints and Processing Time

The company aims to resolve complaints within 30 business days and provides written responses to complainants. Delays, if any, are



communicated with reasons. Proper authorization is ensured when complaints are submitted by a third party.

Monitoring of Complaints

The company retains complaint-related documents for 7 years and uses complaint data to improve efficiency. Feedback and inquiries about this Complaint Policy can be directed to the support team at support@yamarkets.com.

Settlement of Disputes

Unresolved disputes may be settled under the Arbitration Rules of the Mediation Centre of the Mauritius Chamber of Commerce and Industry (MARC) or by appealing to the Financial Services Commission (Mauritius) when a complaint is rejected.

Disclaimer*

YaMarkets is pleased to offer MT5 and MT4 Trading Platforms powered by Metaquotes. However, it is imperative to clarify that Metaquotes bears no responsibility for any issues pertaining to YaMarkets' offerings or business practices.

In the event of any complaints or concerns arising from YaMarkets' services, we kindly request that clients initiate direct contact with YaMarkets using the communication channels delineated in this policy.

Prior to initiating a complaint or raising concerns, clients are urged to carefully review the Client Agreement and Terms and Conditions provided by YaMarkets. These documents contain comprehensive information on the procedures and protocols for registering complaints.

Please be advised that clients are refrained from raising concerns, service requests, or any related matters regarding YaMarkets' liquidity provider, software providers, gateway provider, or any regulatory bodies that have granted us a license. We appreciate your understanding in this manner.



Thank you for choosing YaMarkets as your trading platform. We are committed to delivering a superior trading experience and ensuring that any concerns you may have are addressed in a professional and timely manner.

