



# **DISPUTE POLICY & COMPLAINT POLICY**

## Dispute Policy

The Company pledges to do its best efforts to provide excellent services to the Client. However, the Company also considers the Client's dispute claims and complaints, if any such things occur.

If and when the Client puts forward a dispute claim or complaint, he/she is expected to provide details connected to the claim. These details include the date and time of the issue's occurrence/s, which is necessary to ensure the accuracy of any resolution the Company offers.

For a dispute claim and/or complaint to be valid, it shall not be a result of negligence, misunderstanding, or violation of the Terms and Conditions set in the Agreement. It shall always be essentially arising out of or in connection with the Agreement.

The dispute claim, once deemed valid by the Company, will be reviewed and scrutinized. The Client is required to provide all information he/she can give in order to clarify the situation. Once everything is reviewed and analyzed, the Company shall act accordingly and as soon as possible.

## Complaint Policy

The Client is required to provide valid, verifiable, and accurate identification information upon registration. He/she will also be given his/her login ID and password for FSMSmart. He/she holds the responsibility to keep and secure such information. Damages arising from the Client's mishandling or carelessness will be held against him/her.

The Client shall not submit information pertaining to anyone other than himself/herself. If he/she acts as a commercial entity's representative, he/she shall prove that he/she wields authority to bind that entity to the Agreement.

All of the information submitted by the Client, as well as his/her dispute claims or complaints and the actions undertaken to resolve them, are handled by the Company with the highest standard of security.

Upon the Client's request, the Company may send notifications and updates about his/her dispute claim or complaint via email. The Company, however, will not send such notifications or updates without the Client's explicit request.

