

# COMPLAINTS HANDLING POLICY

## Northern Gold Supply Ltd

**Date Effective: 25/01/26**

### 1. Purpose of This Policy

Northern Gold Supply Ltd (“the Company”) is committed to handling complaints fairly, transparently, and in a timely manner.

This Complaints Handling Policy sets out the procedures by which complaints are received, assessed, investigated, and resolved. The policy is proportionate to the nature and scale of the Company’s operations and supports the Company’s commitment to professional standards and client confidence.

### 2. Definition of a Complaint

A complaint is defined as any expression of dissatisfaction, whether written or verbal, relating to:

- the Company’s services,
- conduct,
- execution of a transaction,
- communication,
- or any other aspect of the Company’s business operations.

Routine enquiries, requests for information, or pricing questions do not constitute complaints unless accompanied by an expression of dissatisfaction.

### 3. How to Submit a Complaint

Clients may submit a complaint by:

- Email to [enquiries@northerngoldsupply.com](mailto:enquiries@northerngoldsupply.com)
- Written correspondence addressed to Northern Gold Supply Ltd

Complaints should include:

- The client's name and contact details
- A clear description of the issue
- Relevant transaction references (if applicable)

#### **4. Acknowledgement of Complaints**

The Company will acknowledge receipt of a complaint promptly, typically within **five (5) business days** of receipt.

Acknowledgement does not imply acceptance of fault or liability.

#### **5. Investigation Process**

Upon receipt, the complaint will be:

- Reviewed objectively
- Assessed against relevant records, communications, and transaction details
- Investigated proportionately to its nature and complexity

Where necessary, additional information may be requested from the client to assist the investigation.

Clients are expected to cooperate reasonably with the investigation process. Failure to provide requested information may limit the Company's ability to assess or resolve the complaint.

#### **6. Response & Resolution**

The Company aims to provide a substantive written response within **fourteen (14) business days** of acknowledgement.

Where a complaint requires additional time to investigate, the client will be informed of the delay and provided with an estimated timeframe for resolution.

Where appropriate, reasonable steps may be taken to resolve the complaint fairly, including corrective actions or clarifications.

## **7. Oversight & Responsibility**

Responsibility for complaints handling rests with the Director of Northern Gold Supply Ltd.

Complaints are reviewed independently and without undue influence to ensure fair consideration. Where a complaint cannot be resolved to the client's satisfaction, the Company will review the matter internally and provide a final written response.

Once the Company has issued its final written response, the complaint will be considered closed unless new, material information is provided.

## **8. Record Keeping**

The Company maintains records of:

- Complaints received
- Actions taken
- Outcomes and resolutions

Complaint records are retained securely in accordance with the Company's data retention and AML record-keeping obligations.

### **8.1 Data Protection**

Personal data relating to complaints will be processed in accordance with the Company's Privacy Policy and applicable data protection legislation, including UK GDPR and the Data Protection Act 2018.

## **9. No Admission of Liability**

Nothing in this policy constitutes an admission of liability. All complaints are assessed on their individual merits and in accordance with the Company's Terms of Business.

## **10. Policy Review**

This policy is reviewed:

- At least annually, or
- Following any material change to the Company's operations or regulatory environment

## **11. Regulatory Status Clarification**

Northern Gold Supply Ltd does not provide investment advice and is not authorised or regulated by the Financial Conduct Authority. This policy exists to support professional standards and client confidence.

As the Company is not FCA-authorised, complaints are not eligible for referral to the Financial Ombudsman Service.