

Document Title

Grievance Policy In IPMR

Document Owner

IPMR Management

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Comments

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Sign.

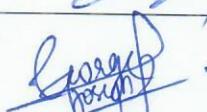


Date:

30. Dec. 25

IPMR-Compliance Approval

Sign.



Date:

30.12.25

IPMR- senior management approval

Sign.



Date:

30. Dec. 25

1- INTRODUCTION

IPMR seeks to maintain and enhance its reputation of providing its customers with high quality services. IPMR value complaints as they assist to improve its services rendered and enhance its relationship with customers, suppliers, and stakeholders. IPMR establishes customer's complaint policy & procedures, the mentioned policy covers stakeholders who are impacted by IPMR's operations. It covers IPMR employees, customers, suppliers, intermediaries, and all other relevant entities / individuals participate in the supply chain.

2- OBJECTIVES OF THE POLICY

- 2.1 Ensures that materials acquired, and services provided are obtained with adherence to human rights, labour, environmental and highest business ethics.
- 2.2 Ensures to achieve justice, employment satisfaction and the stability of the legal status of the employees.
- 2.3 Ensures that business activities meet the international market ethics and standard.
- 2.4 Ensures that business operation in accordance with the OECD Due diligence for responsible supply chains of minerals from Conflict- Affected and High-Risk Areas and its supplement on Gold, Emirates Bullion Market Committee (EBC) Rules for Risk Based Due Diligence in the Gold Supply Chain, Ministry of Economy (MOE) related rules & regulations, **EBCUAE good delivery rules** and the Responsible Jewellery Council COP and CoC standards and its amendments from time to time.
- 2.5 Maintain the business status in providing the highest standard in operation in the gold and silver

industry.

3- THE SCOPE OF THE POLICY

The mentioned grievance policy deals with grievances, concerns, and complaints submitted by the employees, customers, suppliers, third-party service provider, and other affected end user and stakeholders.

4- THE GRIEVANCE POLICY IN IN IPMR

In this document grievance means an expression of dissatisfaction presented as a grievance, concerns, and complaints submitted by the employees, customers, suppliers, third-party service provider, and other affected end user and stakeholders.

Grievances in IPMR may differ in accordance with the nature of the circumstances behind it. complaints can be related either to A- day to day functions, B- Internal IPMR procedure and/ or policy: C- IPMR staff member at all cases IPMR encourages its customers and/or suppliers, service providers and all participants involved in the supply chain to officially document and submit their dissatisfaction at any point of time through any of the authorized methods mentioned. IPMR treats all customer's complaints with confidentiality, fairness, and objectivity.

Grievances nature in IPMR

- 1- Human rights violations, force and child labour, torture, serious abuses, etc.
- 2- Contravention of the law, regulation, or by-laws.
- 3- Accounting and financial manipulation.
- 4- Fraud, bribery, corruption, and solicitation.
- 5- Falsification of documents, and or records.
- 6- Tolerates law and regulation violators and supporter of non-state armed group and all forms of criminal activities.
- 7- Employee misconduct and labour practices.
- 8- Health and Safety and working conditions.

All are encouraged to submit their concerns along with supporting documents if any to the following email: customercomplaints@ipmr.com

OR to be dropped in the Suggestion/ Complaints box located in T7-005 entrance area which is only opened by compliance on monthly basis (for internal IPMR staff).

IPMR STATEMENTS

Developing grievance policy includes reassuring to our customers that IPMR values their feedback and committed to resolving their issues in a fair, timely and efficient manner IPMR is always committed to:

- 1- Ensure that grievances are handled with a balanced view of all information and / or evidence and handled in an objective manner, maintaining fairness and efficiency where decisions are built on facts and existing circumstances.

- 2- Ensure that grievances are handled with highest level of confidentiality, keeping all customer's information safe. **Customers' information** expands to cover the customer's personal information/ business details/ nature of the complaint and any related information, keeping the customer's best interest.
- 3- Ensure that each raised complaint is handled in an open and ethical manner always keeping the customer's best interest in mind.
- 4- Ensure to provide an open method of communication between its customers and IPMR management at any point of time.
- 5- Ensure that each raised complaint is properly rectified within the agreeable time frame, and that results are properly communicated to the customer.
- 6- Ensure that each raised complaint is properly logged in a separate LOG handled by the compliance department for monitoring purposes.
- 7- Ensure that reasonable resolutions base on the grievance mechanism and appropriate corrective actions shall made if necessary.

Customer's complaint record retention

IPMR ensures the retention of all records and documentation related to submitted grievances for a period of 5 years after its rectification.

5- DEFINITIONS

TAT means Turn- around time: the span of time between grievance receipt and its rectification.

EBCUAE means the Emirates Bullion Market Committee requirements for the United Arab Emirates good delivery.

6- REFERENCES

IPMR HR Policy

IPMR Whistle-blower Policy

IPMR Code of Conduct

7-WHERE TO GET HELP

In case of any assistance please contact your RM/ direct manager or email the compliance team: compliance@ipmr.com

8-TRACK CHANGES

Minor amendments highlighted in yellow for easy reference.



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REFINERS

