



INTERNATIONAL
PRECIOUS METAL
REFINERS



INTERNATIONAL PRECIOUS METAL REFINERS (IPMR) Customer's Complaint Policy

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REFINING REDEFINED

P.O. Box 54495, Abu Dhabi, UAE • Abu Dhabi International Airport Business and Logistics Park

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www.ipmr.com



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 customers, suppliers, intermediaries, and all other relevant entities / individuals participate in the supply chain.

Scope of the policy

IPMR customer's complaint policy covers IPMR customers and/ or suppliers, service provider and any participant in the supply chain, it enables external stakeholders to voice concerns relating to IPMR supply chain and related risk management processes.

Definition of a complaint

In this document a complaint means an expression of dissatisfaction that may be raised by the customers, and/ or suppliers, service providers, and any participants in the supply chain.

Nature of customer's complaint

Complaints 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.

How to raise a complaint?

If any of the concerned parties are dissatisfied with any of the services rendered by IPMR at any stage of the supply chain, the customer should in the first instance consider speaking directly with the staff member/s he has been dealing with. If the customer is uncomfortable with this or consider that the relevant staff member is unable to address his / her concerns he can lodge a complaint with us using any of the following methods:

- Directly call any of IPMR senior management.
- By writing us an email: customercomplaints@ipmr.com

Objectives of the policy

Developing a customer's complaint 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 IPMR staff members, stakeholders are aware of the prevailing complaint lodgement and handling process.
- 2- Ensure that all raised complaints are handled with a balanced view of all information and / or evidence.
- 3- Ensure that all complaints are handled in an objective manner, maintaining fairness and efficiency.

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- 4- Ensure that each raised complaint is fairly investigated and that conclusions are always built on facts and existing circumstances.
- 5- Ensure that each raised complaint is treated with the utmost ethical and behavioural norms accepted in IPMR.
- 6- Ensure that each raised complaint is handled in accordance with the prevailing rules and regulations stemmed from the OECD guidelines with regards to the gold industry.
- 7- Ensure that each raised complaint is handled in accordance with the international business best practices, and in alignment with laws of human rights, health, and safety measures.
- 8- Ensure that each raised complaint is handled in accordance with internal IPMR policies and procedures.
- 9- Ensure that each raised complaint is treated fairly, no discrimination or exceptions.
- 10- Ensure that each raised complaint is 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.
- 11- Ensure that each raised complaint is handled in an open and ethical manner always keeping the customer's best interest in mind.
- 12- Ensure to review and assess any internal policy, procedure and/ or situation fairly in light of the raised complaint, evaluate its weaknesses (if any) and take necessary steps to enhance them (policy, procedures and/ or situation) if found required.
- 13- Ensure to provide an open method of communication between its customers and IPMR management at any point of time.
- 14- Ensure to conduct internal evaluation to any raised complaint in coordination with different business and compliance units to ensure an unbiased, objective decision is in place.
- 15- Ensure to exert its best efforts to investigate, conclude any raised complaint with highest level of independency.
- 16- Ensure that all raised complaints are treated the same, No priorities or exceptions.
- 17- Ensure that each raised complaint is handled, evaluated, and concluded in a free conflict of interest atmosphere.
- 18- Ensure that each raised complaint is properly rectified within the agreeable time frame, and that results are properly communicated to the customer.
- 19- Ensure that each raised complaint is properly logged in a separate LOG handled by the compliance department for monitoring purposes.



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Customer's complaint record retention

IPMR ensures the retention of all records and documentation related to customer's complaint for a period of 5 years after the closure of such complaint.

Definitions

Customer for the reference with this document it applies to customer, supplier, stakeholder, service provider to IPMR.

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

Where to get help?

In case of any queries or assistance with regards to the mentioned policy and/ or procedures please refer to your direct manager, for further clarification please refer to the IPMR compliance department.

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