



COMPLAINTS POLICY

CREDIT GLORIOUS PROPERTY HOLDINGS LTD.

LEGAL DEPARTMENT



COMPLAINTS POLICY

If a Customer wants to file a written Complaint, she can do it through one of the following alternatives:

- Send it by ordinary mail to "Credit Glorious Property Holdings Complaints Office - No. 5, 17/F, 50 Bonham Strand, Sheung Wan, Hong Kong";
- Send it by e-mail to "info@creditglorious.com" and by certified e-mail to "creditglorious@pec-mail.eu" creditglorious@pec-mail.eu
- Submit it to the Office where the practice/relation object of the Complaint was held that will forward it to the Complaints Office.

We will respond within 45 days to any Complaint received.

In any case, if we recognize the reasons of the Customer about the subject of his complaint, we will communicate the technical times we need for provide; in case of non-acceptance of the Complaint, however, we will explain our reasons and we will motivate them.

PREVENTING FINANCIAL CRIMES

Financial crime is a growing global issue and can affect everyone. We want to work with our customers to keep criminals out. Having your accurate and up-to-date information is critical to our efforts in detecting and deterring these criminals.

Criminals who try to access the financial system harm communities everywhere, through activities such as human trafficking and illegal drug trading, as well as fraud and identity theft.

We believe these issues matter to everyone and we want to work with our customers to fight these criminals.

We invest heavily in our data analytics and systems capability to help prevent financial crime and the social harm that it brings.

We combine this with a robust control framework that includes risk governance and enforcement of bank-wide policies and procedures around Anti-Money Laundering, Countering the Financing of Terrorism, sanctions, fraud, and bribery corruption.

Any employee who contravenes these policies and standards may be subject to investigation and disciplinary action up to termination of employment.

Such incidents may also be escalated to the authorities and lead to prosecution of the parties involved.

ANTI MONEY LAUNDERING POLICY STATEMENT

Credit Glorious is committed to implementing single global standards shaped by the most effective anti-money laundering standards available in any location where it operates.

We have established a Global Anti-Money Laundering Programme ("AML Programme") for this purpose.

The aim of the AML Programme is to ensure that money laundering risks are appropriately mitigated. This is achieved by establishing Board-approved, minimum governing policies, principles, and standards and implementing appropriate controls, to protect Credit Glorious, its employees, shareholders and customers from money laundering.

The AML Programme is based upon various laws, regulations and regulatory guidance from the United Kingdom, the European Union, Hong Kong, the United States of America, and, as applicable, local jurisdictions in which Credit Glorious does business.

The Programme includes but is not limited to:

- The appointment of a Global and Country Money Laundering

Reporting Officer ("MLRO") or alternative position as required by local regulation

- A Customer Due Diligence ("CDD") Programme, which incorporates Customer Identification and Verification ("ID&V") and Know Your Customer ("KYC") principles, and the implementing of programmes designed to appropriately remediate CDD of our existing customers
 - Conducting enhanced due diligence ("EDD") on customers assessed as higher risk, such as Politically Exposed Persons ("PEPs") in senior positions, their relatives and close associates
- Establishing processes and systems designed to monitor customer transactions for the purpose of identifying suspicious activity

The investigation and subsequent reporting of suspicious activity to the appropriate regulatory bodies
Mandated regular independent testing and regular AML training of its employees and contractors
The prohibition of the following products, services and customer types:

Anonymous accounts or numbered accounts or customers seeking to maintain an account in an obviously fictitious name
Shell banks, i.e. banks with no physical presence or staff

SANCTIONS POLICY STATEMENT

Credit Glorious is committed to complying with the sanctions laws of the European Union, Honk Kong, the United Kingdom, the United Nations and the United States, as well as other applicable laws in the jurisdictions in which Credit Glorious operates.

Our Sanctions Policy, among the minimal standards that have to be followed, includes:

- Screening customers/clients and transactions globally against the sanctions lists issued by the United Nations, the European Union, the United Kingdom, the United States and Hong Kong. Prohibiting business activity, including prohibitions on commencing or continuing customer relationships or providing products or services or facilitating transactions that Credit Glorious believes may violate applicable sanctions laws.
- Restricting certain business activity involving, directly or indirectly, countries or persons subject to more selective or targeted sanctions programmes. These sanctions apply restrictions on some types of products or services or target certain industry sectors or governments.
- Investigating all customer/client alerts or transactions that are stopped in Credit Glorious's screening systems.
- Blocking or rejecting transactions where Credit Glorious is required to do so under applicable sanctions laws or regulations.
- Reporting breaches of sanctions laws to the relevant regulatory authority. This can include any attempt by a customer to evade sanctions laws.

DISPUTE RESOLUTION

We chose the ICC Arbitration as the preferred dispute resolution method.

For this reason we include in our contracts the ICC Arbitration standard clause which is:

"All disputes arising out of or in connection with the present contract shall be finally settled under the Rules of Arbitration of the International Chamber of Commerce by one or more arbitrators appointed in accordance with the said Rules."