

## **Handling of investor's grievances**

AL Habib Capital Markets (Pvt.) Ltd. (AHCML) has appropriate internal procedures to ensure the proper handling of complaints/grievances received from customers and to ensure that appropriate remedial actions of those complaints is promptly taken.

This policy has been designed to provide guidance to both, AHCML's customers and its staff in a manner in which AHCML receives and manages complaint. We are committed to being consistent, fair and impartial when handling customer complaints.

The objective of the policy is to ensure:

- Customers are aware of AHCML's complaint lodgment and handling process;
- Both, AHCML's customer and staff understand the complaints' handling process;
- Customers' complaint is investigated impartially with a balanced view of all information or evidence;
- AHCML takes all reasonable steps to actively protect Customers' personal information; and
- Customers' complaint is considered on its merits taking into account individual circumstances and needs;

## **AHCML's Policy for Customer Complaint**

AHCML's Policy for Customer Complaint Process can be found at the link <http://ahcml.com/downloads/Customer-Complaint-Policy.pdf>