

Complaint & Dispute Process

kaarat

1. The Complaint & Dispute Process is established to maintain an efficient and fair process of handling business concerns. Indicated herein are the process of filing complaints and disputes, including identifying conflicts related to the Terms & Conditions.

2. When filing for a complaint or dispute, the Client must include the following details in an email:

- A.) Client information, including full name and trading account number.
- B.) Contact information (registered email address and phone number).
- C.) Description of the complaint or dispute, indicating the necessary details. Claims relating to financial transactions should include the relevant documentation such as bank statements, invoices, and other records required by the Company.

3. All complaints and disputes can be sent to support@kaarat.com using the Client's registered email. The Company can reject claims from unrecognized email addresses. The Client must inform the Company if he/she does not have access to his/her registered email and request an information update before filing a claim.

4. Once a filed claim is verified, the Client must maintain contact with the Company through its official communication means.

5. Claims are verified and processed within 30 business days, where the Company will seek solutions that the Client can act on to complete the resolution. During this period, the Client is prohibited from releasing any public statement online, mainly if the Company has not provided a definitive solution.

6. Potentially harmful statements, including with the intention of threat, extortion, or intimidation toward the Company and its workforce, are legal grounds to terminate business relationships. The Company can enforce fees for defamation and reputational damage up to 500,000.00 USD, depending on the Client's violation severity.

7. Complaints and disputes must be related to the Company's Terms & Conditions. The Company has the right to reject claims that arise from miscommunication or resulting from the Client's negligence or non-compliance with the relevant agreement or contract. The Company can also reject or cancel a filed claim if the Client does not comply with the procedures accordingly.

8. The Client can file a dispute if it is connected to trading account discrepancies. These conflicts include, but are not limited to:

- A.) Trading results indicating a different outcome from what should be displayed.
- B.) An executed trade or order was not completed.
- C.) Trading results appear to be modified.
- D.) Glitches such as displaying additional trades or closed trades that should still be open.

9. The Company can temporarily or permanently restrict the Client's trading account access if the claim involves trading activities.

10. Claims regarding termination of agreements or contracts and cancelation of services must have a valid justification. Otherwise, the Terms & Conditions will prevail, including its termination procedures.

11. The Client must file the complaint or dispute immediately if it meets all conditions herein. The Company shall not bear any responsibility for any loss or damage the Client may endure from not filing the claim sooner.

12. The Client acknowledges that if he/she does not comply accordingly, resolving the case may be delayed or have an unfavorable outcome regardless of the Company's best attempt to resolve the complaint or dispute.



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