KARPEN PARTNERS
Strategic Introductions

COMPLAINTS HANDLING PROCEDURE (SUMMARY)

Last updated: April 6th, 2026

1. Commitment

1.1. Karpen Partners Pte. Ltd. ("Karpen Partners") is committed to handling complaints in a fair, timely, and transparent manner.

2. How to Submit a Complaint

2.1. Complaints may be submitted in writing via email to:

Compliance - Karpen Partners Pte. Ltd.
Email: **compliance@karpenpartners.com**

2.2. Please include relevant details, including the nature of the complaint and any supporting information.

3. Acknowledgement

3.1. We will acknowledge receipt of your complaint within 3 business days.

4. Assessment and Response

4.1. Karpen Partners will:

- review the complaint in a fair and objective manner;
- Request additional information where necessary; and
- Provide a substantive response within 10 business days of acknowledgement (or sooner if the matter is simple).

4.2. Where a complaint cannot be resolved within 30 business days, Karpen Partners will notify the complainant in writing, explain the reason for the delay, and provide an expected resolution date.

5. Escalation

5.1. If a complaint cannot be resolved satisfactorily, it may be escalated internally for further review.

6. Confidentiality

6.1. All complaints are handled confidentially and in accordance with applicable data protection principles.

7. Scope

7.1. This procedure applies to complaints relating to:

- business conduct
- communications
- data protection matters
- compliance-related concerns

8. Reservation of Rights

8.1. Karpen Partners reserves the right to decline to act on complaints that are abusive, vexatious, or not made in good faith.

9. Record Keeping

9.1. All complaints and responses are documented and retained for a minimum of five (5) years in accordance with our internal compliance procedures.

10. Contact

10.1. For any questions regarding this procedure, please contact:

Compliance - Karpen Partners Pte. Ltd.
Email: **compliance@karpenpartners.com**