

BAYOCEAN

Complaints Policy

How Bayocean receives, investigates and responds to client complaints

PRE-LAUNCH FINAL DRAFT - SUBJECT TO FINAL COUNSEL AND PRODUCTION APPROVAL

Entity	Bayocean Limited
Company number	2026-00312
Registered office	Ground Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia
Draft date	12 August 2026

Status note. This document is drafted for pre-launch approval and is not effective until formally approved and published by Bayocean. Any unresolved item is stated expressly rather than inferred.

1. What is a complaint?

A complaint is an expression of dissatisfaction by a client relating to Bayocean's services, execution, account administration, funding, withdrawals, communications, fees, platform access or another client-facing matter where a response or remedy is sought.

2. How to submit a complaint

Complaints should be submitted in writing through Bayocean's designated complaint channel and should include the client's name, account number, contact details, a clear description of the issue, relevant dates, order or transaction IDs and supporting evidence where available.

Formal complaints may be submitted to support@bayoceancapital.com with the subject line "Formal Complaint", or through any complaint route made available in the Bayocean client portal. Bayocean records the complaint, assigns it to the appropriate function and communicates through the contact details associated with the client record.

3. Registration and acknowledgement

Bayocean will assign a reference number and record the complaint in a complaint register with the date received, category, owner, status, material facts, actions taken, outcome and closure date. Bayocean aims to acknowledge a written complaint promptly, normally within one business day.

4. Investigation

The reviewer may gather relevant MT5 logs, account history, communications, funding/withdrawal records, KYC records, staff explanations and other evidence. Where practicable, a material complaint should be reviewed independently from the person whose conduct is being complained about.

5. Response target

Bayocean aims to provide a substantive written response to an ordinary complaint within 10 business days. Complex cases may require more time; if so, Bayocean should provide a status update and explain that further review is required without disclosing confidential AML, security or investigation information.

6. Internal escalation

If the client disagrees with the initial outcome, the matter may be escalated to a senior reviewer or Compliance function not responsible for the first decision, where practicable.

7. Urgent complaints

Complaints involving suspected fraud, unauthorised access, identity theft, a material platform malfunction or ongoing financial harm should be escalated promptly under the applicable security/compliance procedure.

8. External escalation

Bayocean does not represent that every client has a right to escalate a complaint to the Saint Lucia FSRA. Any external escalation right depends on the applicable legal and regulatory jurisdiction and will be stated only where verified.

9. Records and fair treatment

Bayocean will preserve relevant complaint records and will not disadvantage a client merely for raising a complaint in good faith. Routine support requests may be converted to the complaint process where the client expresses material dissatisfaction and seeks a response or remedy.