

Complaints Handling Procedure

How to complain, the deadlines we hold ourselves to, and the escalation route to the Arbiter for Financial Services.

ISSUER	LL CAPITAL & PARTNERS LIMITED (trading as North Stone Capital)
REGULATOR	Malta Financial Services Authority (MFSA)
MBR REGISTRATION CODE	C 46015 · Authorised Person ID: LLCP
COMPANY REGISTRATION DATE	13-01-2009 · LEI code: 5493008QRPT09QVP0C32
REGISTERED OFFICE	TAGLIAFERRO BUSINESS CENTRE, LEVEL 6 Gaiety Lane SLIEMA Malta SLM 1551
VERSION / STATUS	1.1 · Effective 19 September 2025 · Issued 19 September 2025
LANGUAGE	English (language of record). Paper copies free on request: support@northstonecapital.net

If something has gone wrong, we want to hear about it in writing and put it right within a fixed time. This procedure explains how to complain to LL CAPITAL & PARTNERS LIMITED ("we"), what happens next and where you can take the matter if you disagree with our answer. It follows the MFSA Conduct of Business Rulebook requirements on complaints handling.

1. What counts as a complaint

Any expression of dissatisfaction, whether or not justified, about a service we have provided or failed to provide, which you want us to look into. You do not need to use the word "complaint".

2. How to complain

Send your complaint in writing so that both of us have a record:

- **Email:** support@northstonecapital.net with the subject line "Complaint".
- **Post:** Complaints, LL CAPITAL & PARTNERS LIMITED, TAGLIAFERRO BUSINESS CENTRE, LEVEL 6 Gaiety Lane SLIEMA Malta SLM 1551.

Please include your name, your account number, what happened and when, the order or transaction numbers involved, what you think we should do about it, and copies of any relevant documents. Complaints can be made in English or in the language in which you were served.

3. What happens next

1. **Acknowledgement.** We confirm receipt in writing within **two business days**, tell you who is handling the complaint and give you a reference number.
2. **Investigation.** The complaint is investigated by someone independent of the matter complained about. We may ask you for further information. We look at the account records, order logs, price data and communications.
3. **Final response.** We send you our final response within **15 business days** of receipt. Where, exceptionally, we cannot answer within that time because of the complexity of the matter, we write to you before the deadline to explain why, and give you a date by which you will have our answer, which will be no later than **35 business days** from receipt.
4. **Remedy.** If the complaint is upheld, in whole or in part, the final response says what we will do — for example a correction to the account, a refund or compensation — and when.

There is no charge for making a complaint, and making one never affects the service you receive.

4. If you are not satisfied

If you disagree with our final response, or have not received one within the time limits above, you may refer the matter to the **Office of the Arbiter for Financial Services** (OAFS), Malta's independent dispute-resolution body for financial services customers. The OAFS can consider complaints from eligible customers, ordinarily within two years of the conduct complained of, and may charge a nominal complaint fee.

Office of the Arbiter for Financial Services · financialarbiter.org.mt · complaint.info@financialarbiter.org.mt

You may also inform the Malta Financial Services Authority (MFSA), which supervises our conduct, although the MFSA does not adjudicate individual disputes. Nothing in this procedure removes your right to take legal action.

5. Records and learning

We keep a register of every complaint, its cause and its outcome, report complaints data to the MFSA as required, and review the register regularly to identify and fix recurring problems.

6. Contact

Questions about this procedure may be sent to support@northstonecapital.net.

Questions about this document may be sent to support@northstonecapital.net or to the registered office above. The current version of every regulatory document is published at northstonecapital.net/regulatory.