

**RULEBOOK ON COMPLAINTS OF
THE INVESTMENT COMPANY “RSI GLOBAL INVESTMENT COMPANY AD PODGORICA”**

Article 1

This Rulebook regulates the mechanism of handling client complaints and aims at facilitation of the process of complaint filing, simplification of the procedure for submission, response, and monitoring of the received complaints, where such complaints are to help improving the business processes of the Investment company.

The handling mechanisms provided for in this Rulebook shall refer to the complaints filed by clients and potential clients of the Investment company.

Article 2

A complaint shall be deemed valid and taken into consideration only if and only if being filed using a complaint form and signed by a complainant. The complaints shall be delivered in writing to the following addresses:

- Investment company RSI Global Investment Company AD, address: Rimski trg 4, building 1, floor V, 81000 Podgorica, Montenegro, or
- E-mail address operation@rsiglobalinvest.com.

Promptly upon receipt of a complaint, the Investment company shall confirm receipt of the complaint to a complainant. Where the received complaint is identified to be incomplete, incomprehensible, or unclear, along with the confirmation of receipt, the Investment company shall request amendment of the complaint using the received contact data. If the complainant fails to submit the complaint amended in compliance with the terms and conditions set forth in this Rulebook and within 3 (three) working days as of the date of the requested amendment, the complaint shall be considered withdrawn.

The Investment company shall endeavor to resolve the complaint within 7 (seven) working days of its receipt or the receipt of the amended complaint in compliance with the previous paragraph. Where the complaint cannot be resolved within the period referred to above, the Investment shall notify the complainant thereof (within the confirmation of receipt or by means of a subsequent notification) and at the same time shall provide information on the estimated duration of the complaint resolution process.

Once the complaint has been resolved, the Investment company shall promptly communicate the outcome to the client.

Article 3

Any received complaint shall be presented to the chief executive officer who shall make record of the received complaint without any delay. The complaints received via e-mail referred to in Article 2 paragraph 2 of this Rulebook will be forwarded to the e-mail addresses of the CEO and members of the Board of Directors at the same time.

After the complaint has been recorded, the CEO shall promptly inform that department to which act or omission that is the subject-matter of complaint pertains based on the scope of activity set in accordance with the internal organization of the business processes at the Investment company. Manager of the department concerned, or any other employee thereof shall be responsible for handling the complaint, which shall also include the overall communication with the complainant as set forth in the previous Article of this Rulebook.

The complaint handler in compliance with the provision of the previous paragraph shall promptly report any and all actions taken and any eventually exceeded deadline to the CEO of the Investment company.

When the complaint handler finds that within the handling process certain discounts should be granted to the clients, such intention shall be subject to prior written approval of the CEO of the Investment company (electronic approval shall be acceptable). Where it is recognized that the received complaint may result in legal proceedings, the decision on requesting external legal assistance shall be made by the CEO of the Investment company.

The complaint handler shall deliver his/her opinion in relation to the complaint to a client or potential client and shall inform a client or potential client on the available options, including the complaint resolution before the alternative dispute resolution authority under the law which governs arbitration, the stock exchange arbitration or eventually initiation of a litigation before a regular court of Montenegro by the client.

Following the complaint resolution (taking measures) and notification to the complainant, the complaint handler shall promptly submit to the CEO and the Board of Directors of the Investment company the report on the measures taken in order to resolve the complaint along with the evidence of the notification sent to the complainant (evidence of sending by registered mail or e-mail).

Having received the report referred to in the previous paragraph, the CEO of the Investment company shall put the report on file which also contains the complaint itself and shall draw a compliance report and/or inform the Board of Directors of the Investment company thereof.

Article 4

The CEO of the Investment company shall be responsible for keeping records of complaints and immediate actions taken in compliance with the terms and conditions of the general Business rules of the Investment company.

Article 5

Keeping of complaint records shall involve storing in a separate filing folder the complaints and reports on the measures taken, using a template form that shall be completed and signed by the complainant and the complaint handler.

Other supporting documents can also be enclosed to the foregoing documents.

Article 6

A complaint filing form is provided in the appendix which makes an integral part of this Rulebook.

COMMENDATION AND COMPLAINT FORM

First name:	_____
Last name:	_____
Address:	_____
Street name and number:	_____
Zip code:	_____
Town:	_____
State:	_____
Contact phone:	_____
E-mail:	_____
Date and time of the event:	_____
Description of commendation/complaint:	_____ _____ _____ _____ _____ _____ _____ _____ _____

In _____, _____

Signature _____