****

### *FINSOM recommends affiliated companies to include a clause such as the following in their terms and conditions.*

### Complaint management and dispute resolution

### Any dispute, controversy or claim arising out of or in relation to this contract, including the validity, invalidity, breach or termination thereof, shall be submitted by way of a written complaint to insert designated function with a view to attempting to reach an amicable settlement within 30 calendar days after submission.

If an amicable solution cannot be reached within 30 calendar days after submission of the complaint, the client can initiate mediation proceedings before the Ombudsman Office to which insert name of affiliated company is affiliated. The mediation procedure shall be governed by the Ombudsman Office’s rules in force at the time the request for mediation is submitted.The mediation can be conducted in insert language/s**.**

### The contact details of the Ombudsman Office are communicated specify where the client can easily find the details or provided on request at any time by insert name of affiliated company.

### If the client and insert name of affiliated company accept the recommendations of the Ombudsman Office or otherwise reach agreement on the resolution of the dispute, such agreement will be recorded in writing. It will be binding on the parties once it is signed by their duly authorised representatives.

If the dispute has not been fully resolved by mediation within 90 days from the date the request for mediation was submitted in accordance with the Ombudsman Office’s rules, the dispute shall be governed by the laws of insert country and submitted to the exclusive jurisdiction of insert location.