

Head Office: 412 - 413 Stock Exchange Building Karachi.

Tel: 32462576, 32446133-4 32473233

Fax: 32452576

Subject to rules and regulations of Pakistan Stock Exchange Limited

CREATIVE CAPITAL SECURITIES (PVT.) LIMITED

TREC CERTIFICATE: Pakistan Stock Exchange Limited. Member Ship No. K153, Broker Reg. No. 098 CDC Participant ID-06858

Web Site: www.creativecapital.com.pk

Stock Exchange Building Karachi

: 32462576, 32446133-4 32473233

Fax 32452578

CUSTOMER COMPLAINTHANDLING AND CONFLICT RESOLUTION POLICY

INTRODUCTION

The Board of Directors of Creative Capital Securities (Private) Limited has approved the following policy to address issues related to client conflicts (grievances and complaints).

Policy regarding client grievances/complaints shall be made available on the Company's website where all contact details shall be furnished to enable clients to report their grievances/complaints:

- 1. Contact Person: Head of Compliance
- 2. Email Address:
- 3. Registered Address:

REASONS FOR CLIENT GRIEVANCE/COMPLAINT

Losing money through dealing in securities is not in itself areason enough for a client to have a case against the broker. However, it is the responsibility of the broker to invest money according to client's instructions. There are certain malpractices against which a client may lodge/registered a complaint against the Broker, such as:

- Unauthorized trading (sale/purchase).
- Unauthorized transfer or movement of funds and shares.
- Non-supply of trade confirmations and statements of account.
- Overcharged commissions.
- Failure to execute client instructions/orders.
- Suspension of payment or non-delivery of securities.

GRIEVENCE HANDLING PROCESS

- Letters and emails sent by the clients on the above address shall be received directly by the Head of Compliance for immediate action.
- The above emails shall have an auto response function to intimate to the client that the request has been received for necessary action.
- Head of Compliance will maintain a register to log all clients' grievances/complaints and their resolutions.

⁽¹⁾ Please Pay By Payees A/C Cheque.

⁽²⁾ Shares Kept untransfered over three weeks after delivery will be at the risk of the Buyers according to the rules of the Pakistan stock exchange Ltd.



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- Head of Compliance will coordinate with the concerned departments to resolve the grievance / complaint within 15 working days and respond back to the client with an outcome to satisfy client query. CEO will be copied on all communications in this regard.
- In cases where Head of Compliance is unable to satisfy the client query within 15 working days, the CEO will review the matter and try to resolve the same.
- Should the matter remain unresolved even after the intervention of the CEO, client will have the option to refer the matter to the Exchange for Dispute and Arbitration under Chapter 18 of the PSX Rulebook.

DISPUTE AND ARBITRATION PROCESS

Whenever any dispute / conflict arises between the broker and its client in connection with any trade or transaction and is not otherwise settled amicably as per the above procedure, either broker or the client may refer dispute or conflict to the Exchange for arbitration in accordance with Chapter 18 of the PSX Rulebook and shall be dealt with in accordance to the procedure laid down in the relevant chapter to PSX Rulebook. Arbitration is an alternative dispute resolution mechanism provided by PSX for those persons who do not wish to go to Court. Through this method, disputes between the broker and their client may be addressed and resolved in respect of trades done at the Exchange. This process of resolving a dispute is comparatively faster than litigation. An application for arbitration has to be filed within 3 months from the date of the dispute.

FORUMS FOR ARBITRATION

There are 3 possible recourses for the Client to file a complaint but prior to this it is suggested that the complaint be taken up directly with the Broker. This will not only save time but may help to preserve the trust and confidence between the Broker and the Client.

1. Pakistan Stock Exchange (PSX) Arbitration Committee:

Client has an option of bringing their complaint to the management of the PSX. As a front line regulator, PSX is empowered to take cognizance of complaints against the Broker under its Regulations. After careful review of all documents provided by the parties, an Arbitration Award may be passed in accordance to the Regulations. Arbitrators are persons nominated by the PSX and may include industry experts. For further details please refer to Chapter 18 of the PSX Rulebook.

2. Securities and Exchange Commission of Pakistan (SECP):

The client can also lodge his/her complaint with the Vigilance Cell which has been setup at SECP to ensure that grievances/complaints of the general public are heard and redressed, in a quick and efficient manner. All the complaints received by the Vigilance Cell against Securities Brokers are forwarded to the Investor Complaint Wing (ICW) of the Securities Division (SMD) for

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further processing. However, SECP is not empowered to force the Brokers for compensation or damages.

3. Civil Court:

The Clients can also file their complaint with the Civil Courts.

ARBITRATION PROCESS

Arbitration process followed at the PSX is summarized below:

- Copies of the following documents may be submitted along with the application to support the claim:
 - a) Copy of CNIC (in case of companies CNIC of the authorized representative)
 - b) Account opening form of the complainant
 - c) CDC sub-account opening form/Individual investor account
 - d) Relevant Share Deposit receipts.
 - e) Relevant Trade confirmations slips/sale-purchase bills
 - f) Relevant cash receipts and payments made
 - g) Relevant CDC reports and statements
 - h) Any other document signed by the complainant or Member during the course of business.
- An undertaking to abide by the rules and regulations of the Exchange.
- PSX then appoints the Arbitrator(s). Claims up to Rs.0.5 million are referred for arbitration to the Sole Arbitrator of the Exchange who may hear and decide the matter. Claims/disputes above Rs.0.5 million are referred to the Sub Panel for its action.
- · An application received for arbitration shall be scrutinized as per procedures laid down in Chapter 18 of the PSX Rulebook.
- Any party that is dissatisfied with any award of the Sole Arbitrator or the Sub Panel may file an appeal to the Arbitration Committee against such award 15 days of receipt of such award.

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For : Creative Capital Securities (Pvt) Limited

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رمایہ کارول کی آگاہی کے لیے گاء

21: شكايات كازاكا ميكازم

اگر کی کسٹر کا کی پی ایس ایکس پر در کر کھنائندے کے ساتھ کی ٹریڈیا ٹر انزیکٹن کے حوالے سے کوئی تنازع پیدا ہوتا ہے اور اس تنازع کا کوئی مناسب ط نہیں نکٹا تو کسٹر اس معاطے کا پر پی ایس ایکس کے والے سے بھر لینڈی کار کے مطابق ٹائٹ یا آر پیڑیٹن کے دریائے ناک لئے کے لیے پی ایس ایکس میں فتایت درن کر اسکتا ہے ، اس شم کی فٹایات پی ایس ایکس کے ریگولیئری افیٹرڈ ڈویڈن میں انویسٹرز کم پلیند اکیلیم فارم کو پر کر تحریری صورت میں فتح کر انگ جاسکتی ہیں، بینادم پی ایس ایکس ویب سائٹ paww.psx.com.pk کے لئے" انویسٹر سیٹر اسے ڈاڈن اوڈ کی جاسکتی ہیں یا پر او روست آن لائن بائن http://csir.psx.com.pk پر مخایت درج کی جاسکتی ہے۔

22: ایس ای می پی/س ڈی می/ این می پی ایل اور مجع پونجی کی ویب سائیٹ کو پابندی ہے دیکھنا /

الیں ای بی بی ایس ایکس بی وی می اور این می بی ایل کی و یب سائینس پروقا فوقا جاری ہونے والے تمام قابل اطلاق قوا میں ، رولز ، ریکی لیشتور ، گائیز لائٹز ، سرگزر نوٹینگیشتور وفیر ووفیر و فیر و فیر و کا کا بیال و متما به وقتی ہیں ایک بیٹ بروکر کے پاس اکاؤنٹ کو لئے اور برقر اررکھنے کا شروریات ، سٹرزکو میرات فراہم کرنے کے لیی ایس ایکس ، ہی ڈی می اور این می بی ایل کی جانب سے چیش کی جانے والی مختلف پر دو کمنس اور خدمات ان انٹی ٹیمٹر کی و یب سائیس کی بیان ایس اور واقع طور پرچیش کی جی میں کسٹرز کے لیے ضروری ہے کہ وہ اپنے آپ کو باخر رکھنے کے لیے اور باخیر اور مناسب انویسٹسٹ فیصلے کرنے کے لیے ان و یب سائیٹس کو بابندی ہے دیکھتے رہیں۔

ہم اس بات پردوبارہ زوردینا چاہتے ہیں کر مشمرز کے لیے یہ بہت زیادہ ضروری ہے کہ شاور سیکیو رٹیز بیکنس کو پابندی سے مانیٹر کرتے رہیں اور اپنی بزنس ٹرانز پیشنز کا دستاہ پر کار دیات بر مسمر کے لیے لازی ہے کہ ان کے کیش پاسکیو رشید میس کسی تضادی صورت میں یا فریغ کنفریشن فرنس ، پیریڈک اکا زُخب اسٹینٹ نامیں اجام کیا اکارارے وغیر کی عدم وسولی پر پی ایس ایکس رد کریا بی ایس ایکس کوفر رکی رپورٹ کریں





08



Customers should be cautious of these illegal activities and should not give deposit by whatever named called, to any PSX Broker as the same is illegal and any claim in respect of such illegal deposit would not be considered/entertained by PSX as the same is beyond the scope of legitimate capital market activities.

21. COMPLAINT HANDLING MECHANISM:

In case a Customer has any dispute with a PSX Broker/Representative in connection with any trade or transaction and is not otherwise settled amicably, the Customer can lodge complaint with PSX for resolution of dispute through mediation or arbitration to be conducted in accordance with the arbitration procedures prescribed under Chapter 18 of the PSX Regulations. Such complaints can be lodged with Regulatory Affairs Division of PSX in writing by submitting a duly filled Investors' Complaint/Claim Form, either in hard form or through online e-complaints at http://csir.psx.com.pk, or, through email at http://csir.psx.com.pk, or through at investor, complaints@psx.com.pk.

The Complaint/Claim Form can be downloaded by visiting the link 'Investor Center' section of PSX website: www.psx.com.pk.

22. REGULAR VISITS TO WEBSITES OF SECP, PSX, CDC, NCCPL AND JAMAPUNJI:

The websites of SECP, PSX, CDC and NCCPL make available copies of all applicable laws, rules, regulations, guidelines, circulars, notifications etc. issued from time to time.

Additionally, the information relating to all procedures, processes and requirements to open and maintain account with PSX Brokers, various products and services offered by PSX, CDC and NCCPL to facilitate the Customers are disseminated clearly and prominently through the websites of these institutions. Customers are advised to visit regularly these websites to keep themselves updated and make well-informed and prudent investment decisions.

We wish to re-emphasize that it is extremely important for the Customers to regularly monitor their cash and securities balances and maintain documentary record of their business transactions. Customers must immediately report to the concerned PSX Broker or to PSX in case of any discrepancy in their cash or securities balances or they do not receive the requisite trade confirmation notes, periodic account statements, SMS and/or e-alerts etc.



سیکر غیرا پیز پیچیکی کیفنی آف پاکستان کیا کانوکستان کیا بسیار کردید کا بیشتر فیدار را اعداک رورکز کردید کمیاره و کردید شدق الارافید ساکام بیشتر لین می فیروند کردید سید می اورکز این میداند تروید کنوک و سید می است

> قور كالتربية المستارات شاك كى جاراتان (الف) براورم الساح الترفياط كي كما-

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می دوا بخت بالارم قانی طور بهاند تعاده مآم میدین اعدی تیاب الحالات به ایک امنیشوری دی میانی می سرک باشاک به رکز کا قانده و میمیا معاده - همس کری تین رین کا قاعدانداری کیا جداد اس کا بیادار که ایادار کمانیا س



LICENSE AS SECURITIES BROKER

The Securities and Exchange Commission of Pakistan-having considered the application for renewal of license by Creative Capital Securities (Private) Limited for securities broken under section 68 of the Securities Act, 2015 and under section 51 of Futures Market Act, 2016 and being satisfied that the said company is eligible for a license, and that it would be in public interest and in the interest of the capital market so to do, hereby grainst losses, in exercise of the powers conferred by section 69 of the Securities Act, 2015 and under section 52 of the Futures Market Act, 2016 to Creative Capital Securities Private) Limited subject to the provisions of the Securities Act, 2015 and the Futures Market Act, 2016 and the rules and regulations made thereunder, as amended from time to time. amended from time to time.





OFFICE / BRANCH OPENING AUTHORIZATION

of Pokiston vide Order No. 01/2016 dated January 11, 2016, M/s. Creative Capital Securities (Private) ing TREC No. 153 having its office at Room No. 412-413, 4° Floor, Stack Exchange Building, Stack - Bushes of the Babbasa Stack Evolutions | Imited is hereby authorized to operate an Office of Room No. 412-413, 4th Floor, Stock Exchange Building, Stock Exchange Road, Karachi, subject

rized to manage and supervise the Office is Mr. Muhammad Nadeem Abdul Ghaffar s/a

This Certificate is issued for the purpose of prominently displaying at the above Office









CREATIVE CAPITAL SECURITIES (PVT.) LIMITED TREC CERTIFICATE: Pakistan Stock Exchange Limited.
Member Ship No. K153, Brocker Reg. No. 098
CDC Participant ID-06858
Web Site: www.creativecapital.com.pk





CREATIVE CAPITAL SECURITIES (PVT.) LIMITED

TREC CERTIFICATE: Pakistan Stock Exchange Limited CCERTIFICATE: PARISTAN SUCK EXCHANGE IN Member Ship No. K153, Brocker Reg. No. 098 CDC Participant ID-06858 Web Site: www.creativecapital.com.pk





CREATIVE CAPITAL SECURITIES (PVT.) LIMITED

TREC CERTIFICATE: Pakistan Stock Exc



IMPORTANT NOTICE

We Creative Capital Securities (Pvt) Limited, Corporate TRE Certificate Holder of Pakistan Stock Exchange Limited are hereby inform you that, we are not taken / execute any "Buy and Sale Order" through Mobile telephone as per PSX Regulation

Customers are advice to strictly comply the mentioned instruction

For Creative Capital Securities (Pvt) Limited

Chief Executive Officer

Muhammad Nadeem Abdul Ghaffar

IMPORTANT NOTICE FOR CUSTOMERS

Name of the person authorized to deal with the customers:

Mr. Muhammad Nadeem Abdul Ghaffar

WARNING

The branch cannot deal in cash, except as provided in the Standardized Account Opening Foam. (SAOF)

The Customer must demand deliveries as per Rules & Regulations of the Exchange Nobody is authorized to take deposit money on fixed profits which illegal.

For : Creative Capital Securities (Pvt) Limited

AUTHORIZED TO DEAL WITH CUSTOMER M/S CREATIVE CAPITAL SECURITIES (PVT) LIMITED

S.NO NAME OF AUTHORIZED PERSON DESIGNATION MUHAMMAD NADEEM S/O A.GHAFFAR MUHAMMAD HANIF S/O A.ASHRAF VACUE S/O TOURIO RIZWAN AHMED S/O MEHMOOD MIAN

MUMAMMAD ARID S/O SIDDIQUE For Creative Capital Securities (Pvt) Limited

Muhammad Nadeem Abdul Ghaffar Chicf Executive Officer

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ماس كاباك ، كول مرى ميد بازورة اول فسريس كربال-

7- صعب كارتي كاري كالإقامة والأراع كواباك الماركاء بالداركا الكافاك - المنطب

ال المال على المال designated telephological extensions addenial exposurations a secretarior a liquida de la secretario del secretario dela secretario de



21 شكارت كالزالي كالأراك

اگر کی کسنرکا کسی بی ایس ایکس برد کرانمائندے کے ساتھ کسی زیڈیا ٹرانز پیشن محتوالے ہے کوئی تناز ٹی پیدا ہوتا ہے اوراس تناز ٹی کا کوئی مناسب مل نیں الآت تو اس معامے کا پر فی ایس ایکس کی لیشتو کے باب 18 کے تحت اللہ کے طریقہ کارے مطابق واللہ یا آرینزیشن کے ذریعے اللے کے لیے فی ائس ایکس می فایات درن کر اسکاب اس صمی فایات فی ایس ایکس کے دیگر لیٹری افیترز دویون میں انویسٹرز کمپلیف اکلیم فارم کو برکر تحریری سورت مي جن كراني جاسكتي هي، مية فارم في ائين اليكس ويب سائت www.psx.com.pk كرنك" انويسزسينز" = ذا دُن اود كي جاسكتي هي يا براو روست آن لائ http://csir.psx.com.pk بردیایت درج کی مامکن ہے۔

22: ایس ای سی بیاسی ڈی کی این می کی ایل اور جمع پیغی کی ویب سائیٹ کو یابندی ہے دیکھناا ائس ائ ی پی ایس ایکس می وی می ادراین می پی ایل کی ویب سائیٹس پرونل فوقل جاری بونے والے تمام کا بل افغان آوا مین رواز در گیلیشنز، كائيذ السرز بركارة اوليكيشتر وفيرو وفيرو كالبيال وستياب وفي جل-اس ك الاوقام طريقة كارقل اور في الس اليس بكركرك بإس اكاؤن محر الداور رقر ارد کے کی ضروریات ، سفرز کو سولت فراہم کرنے کے لیے بی ایس ایکس ، ہی ڈی کی اوراین کی کی ایل کی جانب سے ویش کی جانے والی مخلف پروڈ کش اور ندیات ان انتی نیشتر کی ویب سایت پرنمایال اوروائع طور پروش کی بین بمسمرز کے لیے خروری ہے کہ دوا ہے آپ کو باخر رکھنے کے لیے اور باخیراور

مناسب انویسلت فیسل کرنے کے لیے ان ویب مائیش کو پابندی سے دیجے رہیں۔ تم ال بات بدود ورود منا چاہے بی کسفرز کے لیے بہت زیادہ شروری ہے کدووا پنے کیش اور سیکنے ریٹر بیلنس کو پائندی سے ایٹر کرتے رہیں اور ا پنی براس از از پیشنز کار شاد بری را یارد بناتے رہیں، تستر کے لیے اوی ہے کدان کے پیش پاسکیور شریطنس میں کی تضادی صورت میں یافر پر کھومیشن اوش ي يزك اكا وُنت المينات التي الم السي اوراً إلى الراحة وفيركي عدم ومولى يرفي اليس اليس بروكر بإلي السي اليم كوورى و بورت كري



INVESTOR AWARENESS GUIDE

Customers should be courtous of these lilegal activities and should not give deposit by whotever named called, to any PSX Broker as the same is lilegal and any claim in respect of such lilegal deposit would not be considered/enterstanded by PSX as the same is beyond the scope of legitimate capital market activities.

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