



Global Complaints Handling Policy

Our Aim

CRU is committed to ensuring a fair, transparent and structured approach to handling complaints. This policy outlines the process for submitting, reviewing and resolving complaints related to all CRU products and services.

To ensure impartiality, all complaints received will be treated on a need-to-know basis within CRU. Details will be limited to employees who are appropriately positioned to review the complaint in a confidential and objective manner.

We value all feedback and aim to acknowledge within 2 working days. Any findings will be communicated at the earliest opportunity.

Complaints Handling Process

1. Complaint Submission

- Complaints can be submitted by businesses or individuals to the relevant CRU contact or to the Compliance Department at compliance@crugroup.com.
- The Complaint should include the Complainant's name, company, contact details, and details of the specific issue. Please provide as much background information as possible and attach any relevant materials or evidence (where appropriate).
- Receipt of the complaint will be acknowledged by CRU within two (2) business days.

2. Initial Review by relevant Business Unit

- The relevant Business Unit assesses the complaint to determine if further investigation is required.
 - i. **If a resolution is possible:** The Business Unit will provide a response and close the complaint.
 - ii. **If further investigation is required:** The complaint will be escalated to the Compliance Department for further review.

*If the complaint involves Business Unit heads or allegations of fraud, libel, anticompetitive behaviour or illegality – this will be escalated to the Compliance Department automatically.

3. Compliance Department Investigation

- The Compliance Department conducts an independent review of the complaint.
 - i. **If a resolution is possible:** The Compliance Department will provide a response and close the complaint.
 - ii. **If the complainant remains unsatisfied:** The complaint will be escalated to the CRU Governance, Risk & Compliance Committee for further review.

4. CRU Governance, Risk & Compliance (GRC) Committee Review

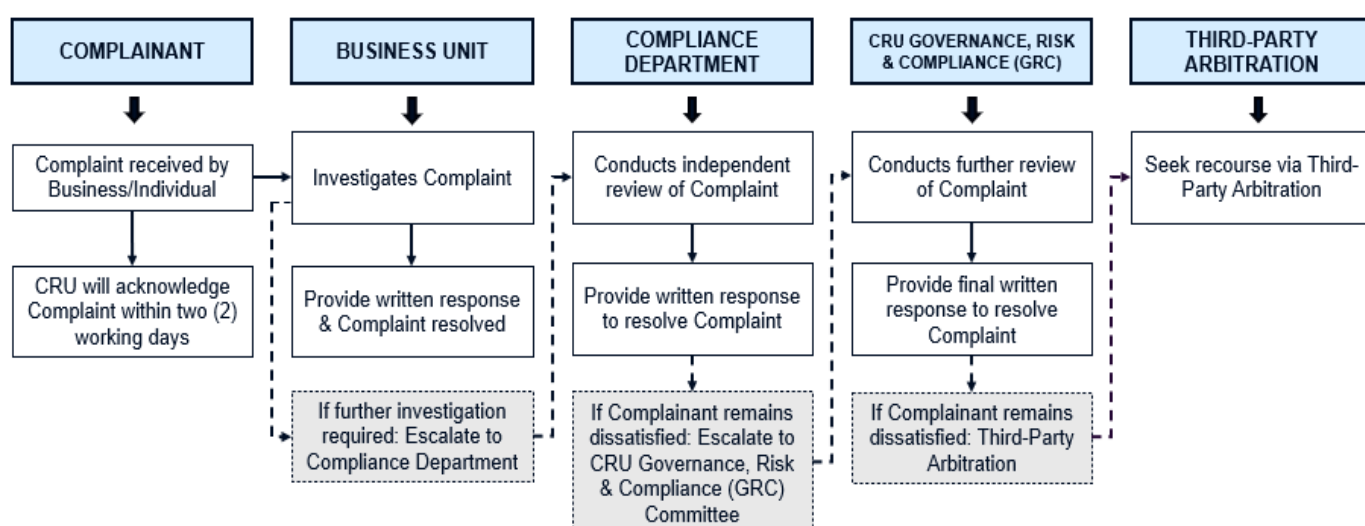
- The Committee undertakes a further review and determines the appropriate resolution.
 - i. **If the complaint is resolved:** A final response will be provided to the complainant, and the case will be closed.
 - ii. **If the complainant remains dissatisfied:** The complainant may request a third-party arbitration process.

5. Third-Party Arbitration (If Required)

- If all internal review processes have been exhausted, the complaint may be referred to an independent third-party arbitrator for resolution.

Note: If a complainant is dissatisfied with how their complaint was handled, they may request an independent third-party arbitration within six months of the original complaint. CRU will bear the arbitration cost if the complaint is upheld; otherwise, the complainant will bear the cost. For recourse the complainant must submit a written complaint, appeal, or request arbitration, within six months of the original complaint.

The following outlines our Complaints Process:



Contact Information

For any questions regarding this policy or to raise a complaint, please contact the Compliance Department at compliance@crugroup.com.

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