

Complaints Policy

How to make a complaint and how Bayocean will handle it.

Issuer • Bayocean Limited

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1. What counts as a complaint

A complaint is any expression of dissatisfaction about our services, including trade execution, account administration, deposits, withdrawals, fees, copy trading, competitions, communications or platform access, where you expect a response or a remedy.

2. Before making a formal complaint

Many issues can be solved quickly through live chat or a support ticket in the Client Portal. If you are not satisfied with the answer, you can make a formal complaint at any time.

3. How to complain

Email support@bayoceancapital.com with the subject line "Formal Complaint", or use the complaint option in the Client Portal where available. Please include:

- your full name and registered email address;
- the Trading Account number(s) involved;
- a clear description of the problem and what you would like us to do;
- relevant dates and times, and MT5 order, deal or transaction numbers;
- any screenshots or documents that support your complaint.

4. What happens next

- 4.1** We will acknowledge your complaint and give you a reference number, normally within one (1) Business Day.
- 4.2** Your complaint will be investigated by a person who was not directly involved in the matter, where practicable. We will review MT5 server logs, account and transaction records, communications and any other relevant evidence.
- 4.3** We aim to send you a written final response within ten (10) Business Days. If we need more time, we will tell you why and when you can expect our response.
- 4.4** Complaints about suspected fraud, unauthorised account access or an ongoing loss are treated as urgent.

5. If you disagree

If you do not accept our response, you may ask for it to be reviewed by senior management, explaining why. The review will be done by someone who did not make the first decision. After that review, you may pursue any other rights available to you under the Client Agreement and applicable law.

6. Fair treatment

Making a complaint will not affect how we treat you. We keep records of complaints and use them to improve our services.

Bayocean Limited • Company number 2026-00312 • Ground Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia • support@bayoceancapital.com. If this document is translated, the English version prevails.