

CLIENT COMPLAINTS & DISPUTE RESOLUTION POLICY

Effective Date: 1 February 2026

Smart Online Trader LLC (“SOT”), operated by Diversit-e Smart Trade College (Pty) Ltd, is committed to fair treatment of all participants and to resolving concerns quickly, transparently, and respectfully.

This policy explains how participants may raise a complaint and how SOT will address it.

1. Purpose of This Policy

The purpose of this procedure is to:

- provide participants with a clear process to report concerns
- resolve disputes efficiently and fairly
- prevent misunderstandings from escalating
- ensure service quality and accountability

Participants are encouraged to use this process before initiating payment disputes, chargebacks, public complaints, or legal proceedings.

2. What Is a Complaint?

A complaint is any expression of dissatisfaction relating to:

- enrolment or billing
- programme access
- service delivery
- coaching or support
- platform access
- communication
- staff conduct

A complaint is **not** a complaint merely because:

- trading results were not profitable
- simulated trading failed
- expectations of income were not met

Smart Online Trader LLC

Registered Office: 651 North Broad street, Suite 201, Middletown, New Castle, Delaware, 19709, USA.

Operational Office: Manhattan Park Block 5, 16 Pieter street, Highveld Techno Park, Centurion, GP, 0169, RSA.

Tel (+27) 010 753 2460 • info@smartonlinetrader.com • smartonlinetrader.com

SOT does not guarantee profits or trading performance.

3. How to Submit a Complaint

All complaints must be submitted in writing.

Email: **info@smartrader.com**

Subject line: **FORMAL COMPLAINT**

Please include:

- full name
- registered email address
- programme enrolled
- description of the issue
- desired resolution

Screenshots and supporting documents should be attached where available.

Complaints submitted via social media, WhatsApp, Telegram, or verbal communication will be directed to the formal channel and may not be processed until properly submitted.

4. Complaint Acknowledgement

SOT will acknowledge receipt of a complaint within:

2 business days

The participant will receive a case reference number.

5. Investigation Process

SOT will:

- review account activity
- review communication history
- review platform logs where applicable
- consult relevant staff or instructors

Participants may be contacted for additional information.

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6. Resolution Timeframes

SOT aims to resolve complaints within:

10 business days

Complex cases may take longer.

If so, the participant will be notified of progress.

7. Possible Outcomes

After investigation, SOT may:

- clarify misunderstanding
- provide technical assistance
- correct administrative errors
- restore access where appropriate
- offer goodwill assistance where justified

However, SOT will not:

- guarantee trading profits
- reverse legitimate charges
- override Broker rules
- compensate trading losses

8. Broker and Trading Disputes

Where a complaint relates to:

- simulated funded accounts
- trading rules
- trading execution
- evaluation outcomes

the matter falls under the **Broker's Terms & Conditions**.

SOT may assist communication but cannot override Broker decisions.

9. Escalation

If the participant is not satisfied, they may request an internal escalation review.

The escalation will be reviewed by senior management not previously involved in the case.

A final internal response will be issued.

10. External Remedies

If a dispute remains unresolved after internal review, the participant may approach the appropriate consumer protection body in their jurisdiction.

SOT will cooperate with lawful investigations and provide relevant documentation.

11. Chargebacks and Payment Disputes

Participants agree to attempt resolution through this policy **before initiating a chargeback**.

Initiating a chargeback without first following this process may result in:

- account suspension
- removal from the programme
- recovery procedures

This clause does not remove statutory consumer rights.

12. Conduct During Disputes

Participants must not:

- defame SOT or staff
- harass staff
- disrupt community platforms

Community guidelines remain enforceable during a dispute.

13. Record Keeping

All complaints and resolutions will be recorded for service improvement and compliance purposes in accordance with privacy legislation.

14. Contact Details

Support: helpme@smartonlinetrader.com

General Enquiries: info@smartonlinetrader.com

Office (SA): +27 010 753 2460

USA Office: +1 302 208 7284

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