

# Customer Guide to Complaints Procedure

## Who should I contact if I have a complaint or feedback?

If you have a complaint or feedback regarding our products or services, you can contact us by phone, email, or write to us.

Our contact details are:



**Phone:** +971 4 610 9666



**Timing:** Monday to Friday between 8:00 AM and 5:00 PM local time



**Email:** damaneos@daman.ae



**Website:** <https://daman.ae/end-of-service>

Our complaints team will acknowledge your complaint within two working days and conduct a full investigation. Every effort will be made to resolve a complaint in 10 working days. The complainant will be kept informed of the progress and anticipated resolution timeline throughout the process. If your complaint is complex and requires more time for a full investigation, we will inform you accordingly.

## What are the next steps if I'm not happy with the response you provide?

In the event that the complainant is dissatisfied with the initial resolution, an appeals process is available. The appeal should be submitted via email, outlining the reasons for disagreement with the initial resolution. A separate review committee will assess the appeal and provide a final decision.

## Escalation to SCA:

In cases where an amicable resolution is not achievable after the appeal process and if you are not satisfied with your complaint response, you may raise an escalation to the competent authorities as required by applicable regulations. This step ensures compliance with legal standards and regulatory guidelines.

## SCA Contact Details



**Phone:** 800 SCAUAE(722823)



**Email:** [contactus@sca.ae](mailto:contactus@sca.ae)



**Website:** [www.sca.gov.ae](http://www.sca.gov.ae)



**P.O Box** 33733, Abu Dhabi, United Arab Emirates



**Address:** 13th Floor, Al Gaith Tower, Hamdan Street, Abu Dhabi

# Customer Guide to Complaints Procedure

## Disclaimer

This document has been prepared by Daman Investments PSC (“Daman”) and refers to Daman’s end of service program. It does not constitute investment advice nor is it intended to be an offer to buy or sell or a solicitation of an offer to buy or sell any investment product(s)/asset class(es) mentioned in this document, nor is it an incentive to invest. The investment product(s)/asset class(es) described in this document may not be eligible for sale or subscription in all jurisdictions or to certain categories of investors. This document is not intended for distribution to a person or within a jurisdiction where such distribution would be restricted or illegal. It is the responsibility of any person in possession of this document to investigate and observe all applicable laws and regulations of the relevant jurisdiction. Daman is not responsible for any error which may be occasioned at the time of printing of this document. Prior to making a decision to subscribe to the program, clients/employers should conduct such investigation and analysis regarding the investment product(s)/asset class(es) described herein as they deem appropriate and to the extent deemed necessary, obtain independent advice from competent legal, financial, tax, accounting and other professionals, to enable them to understand and recognize fully the legal, financial, tax and other risks arising in respect of such a program. Other than to the extent required by the rules and regulations of the Securities and Commodities Authority (“SCA”) of the United Arab Emirates (“UAE”) and the laws of the UAE, Daman hereby expressly disclaims any obligation, or liability whatsoever, and it shall not be responsible under any circumstances or in any way, irrespective, contractual or non-contractual for any fiduciary responsibility or liability for any consequences, financial or otherwise, or any damages and loss including but not limited to compensations, charges, expenses and /or implications, direct and/or indirect, incidental, collateral, special or exceptional related to or arising from any reliance placed on the information in this document, failures, errors, interruption, defect, delay and/or the fluctuations of prices, if any, and in any or all transactions, securities, assets, sales assumptions, and proceeds from sales or transactions and actual collections which are subject to any change of sales prices or timing of collections whatsoever.

Daman Investments PSC (“Daman”) is a private joint stock company operating under the regulation, control, and supervision of the Securities & Commodities Authority of the UAE (“SCA”). Daman is licensed and authorised by the SCA- License Number-301043 for the conduct of the following financial activities: (i) Portfolios Management (Category 2- Dealing in Investment); (ii) Investment Fund Management. (Category 2- Dealing in Investment); and (iii) Promotion (Category 5- Arranging and Advice).

The correspondence address for Daman is P.O. Box 9436, Suite 600, 6th Floor, Shiekh Rashid Tower, Dubai World Trade Centre, Dubai, United Arab Emirates. The email address for Daman is [cs@daman.ae](mailto:cs@daman.ae) and landline number is +971 4 332 4140.

Version: October 2024

**Portfolios Management | Investment Fund Management | Promotion**

600 Sheikh Rashid Tower, DWTC, P.O. Box 9436 Dubai - UAE | T: (+971 4) 332 4140 | F: (+971 4) 332 6465 | W: [daman.ae](http://daman.ae)

Daman Investments PSC incorporated in Dubai, UAE, Reg. No. 1001646, licensed and regulated by the Securities and Commodities Authority, license number 301043.