商业行为：利益冲突、上架与投诉

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投诉处理必须遵循书面程序，由独立于业务条线的部门负责，并设定答复时限和升级机制。这一做法参照《2021年财务顾问（投诉处理与解决）条例》。[3] 与零售客户的争议必须能够在新加坡解决，无论是通过调解、仲裁还是法院。这就排除了要求零售客户在外国仲裁地进行仲裁的客户条款。以往使用为全球交易所起草、以开曼群岛或英属维尔京群岛为准据法和仲裁地的标准条款的服务提供商，已不得不为持牌实体采用新加坡专用条款。

注释

1. Allen & Gledhill，2023年12月（同上）：服务提供商应"establish and implement effective policies and procedures to identify and address conflicts of interest"并予以披露。 ↩
2. MAS Response to Feedback Received (Part 2)，2023年11月23日，关于上架和治理政策以及高级管理层责任的部分。 ↩
3. Allen & Gledhill，2023年12月（同上）：投诉处理大致与Financial Advisers (Complaints Handling and Resolution) Regulations 2021保持一致。 ↩

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