



Complaints Section Procedures Manual

Qatar Financial Market Authority

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Acknowledgement and Approval

	
Reviewed and Acknowledged by	Approved By
Section Head	Department Director

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Introduction

The purpose of this manual is to set out the detailed procedural steps that must be followed in carrying out the duties assigned to the complaints section within the complaints department at Qatar Financial Markets Authority. This manual includes essentials information and supporting materials such as (standard forms, drafts letters, notices decisions, and other related documents), However, it should be noted that this manual alone may not address all issues or inquires that may arise during the implementation. Accordingly, the assigned employee should refer to applicable regulations, internal procedures and the department’s policies.

How to read the procedures manual?

The Procedures Manual contains several parts/elements distributed according to the nature of the information it contains, according to the following detail:

First: Procedures: Each procedure consists of the following:

Procedure title and number: The procedure is named based on its final output and is numbered in accordance with the numbering system approved by the QFMA. The procedure code consists of three parts as follows:







Example:

Procedure No. - Double digits (00)	Section No. - Double digits (00)	Department No. - Double digits (00)
070101		
01	01	07
Initial approval for a license / Company under	Financial Services Companies and Professionals Licensing Section	Licensing Department

This section outlines the detailed, step-by-step implementation of the procedure. Each step shall be clearly documented, indicating the individual or role responsible for carrying it out, the forms or templates to be used, and the time frame assigned for its completion (if applicable).



The procedure manual contains a detailed flowchart of the procedure. The green color indicates the starting point of the applicable procedure, the lines shown within the chart represent the procedural steps and the points of intersection with other internal or external entities, and the red color signified the end of the procedure.

Code	Significance
	Beginning of the procedure
	Step within the procedure
	Another procedure has an intersection with this procedure
	Decision
	End of procedure
	The code of the step preceding or succeeding the current step, if the steps of the process were presented on more than one successive slide

Second: Appendices for information and documentation related to the procedures, such as the forms used.

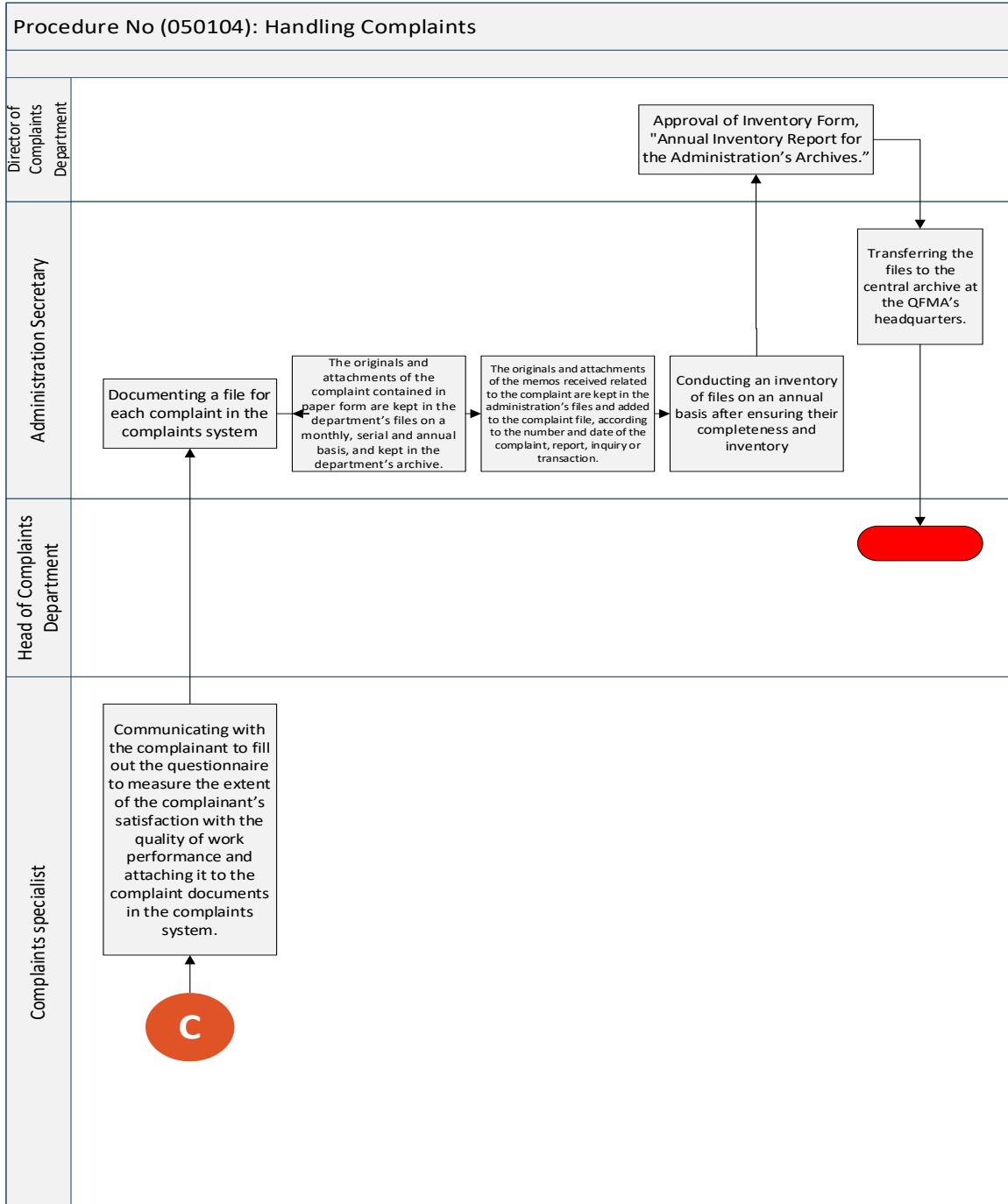


First: Procedures for receiving and sorting complaints and reports.

Procedure No. (050101): Receiving and Registering complaints and reports

Procedure No (050101) Receiving and Registering complaints and reports			
Responsible Person	Step	Form Used	Duration
Receiving and Recording the Complaint/Report			
Department Secretary	1	Responding to Inquires through the officially approved communication methods, and assisting them in understanding the procedures for submitting complaints and reports.	1 working day
	2	Receiving complaints or reports through the officially approved channels of the QFMA, after being completed using the approved form and ensuring that the required basic information is provided. Receiving complaints or reports through the officially approved channels of the QFMA, after being completed using the approved form and ensuring that the required basic information is provided.	
	3	Recording complaints and reports in the designated system.	
	4	Providing the complainant/informant with the complaint or report number, along with the date of registration, through the SMS and email notifications immediately upon registration, automatically generated by the Complaints system.	1 working day
	5	Ensuring that the complaint or report is not a duplicate, in the event of duplication, the complaint or report shall be linked to the previously submitted one.	
	6	All complaints and reports shall be referred to the designated employee in accordance with procedure No. (050102) 'Sorting and classifying complaints and reports', to verify whether the submitted complaint or report falls within the jurisdiction of the authority.	

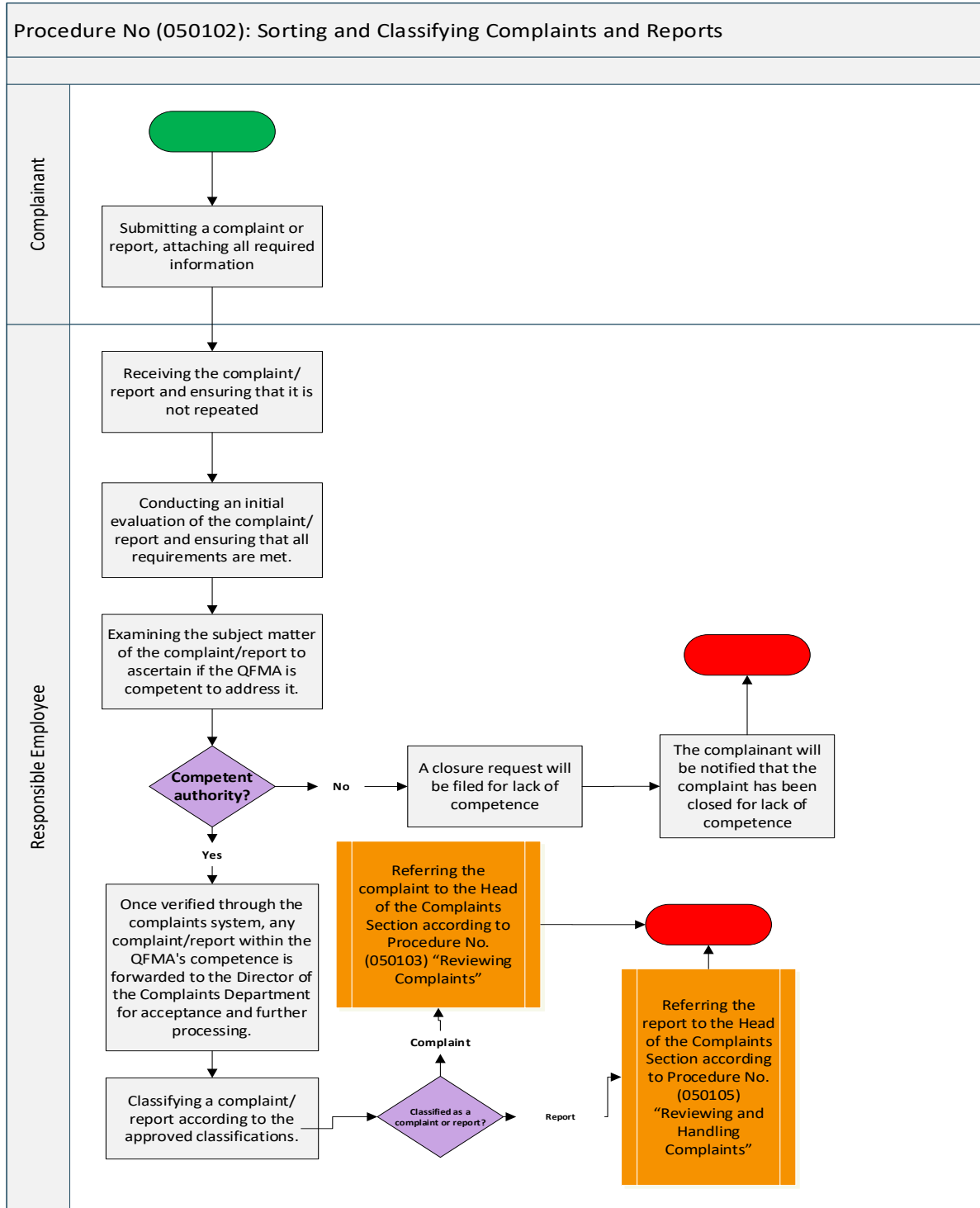
Procedure Workflow Chart



**Procedure No (050102): Sorting and Classifying Complaints and reports**

Procedure No. (050102) Receiving and Registering complaints and reports			
Responsible Person	Step	Form Used	Duration
Sorting and Classifying the Complaint/Report			
Designated employee	1	Conducting an initial evaluation of the complaint/report and ensuring that all requirements are met.	
	2	Examining the subject matter of the complaint or report to determine whether it falls within the regulatory scope of the Authority.	
	3	If the complaint or report does not fall within the jurisdiction of the QFMA, a request for closure shall be submitted due to the Authority's lack of jurisdiction to consider the submitted complaint or report, and the complainant or reporter shall be notified.	
	4	Once verified through the complaints system, any complaint/report within the QFMA's competence is forwarded to the Director of the Complaints Department for acceptance and further processing.	
	5	Classifying a complaint/report according to the approved classifications.	
	6	If the matter received is a complaint, it will be forwarded to the Head of the Complaints Section in accordance with Procedure No. (050103) "Review of complaints / complaint review." Conversely, if it is a report, it will be forwarded to the Head of the Complaints Section following Procedure No. (050105) "Examining and Processing of Reports."	
			1 working day

Procedure Workflow Chart



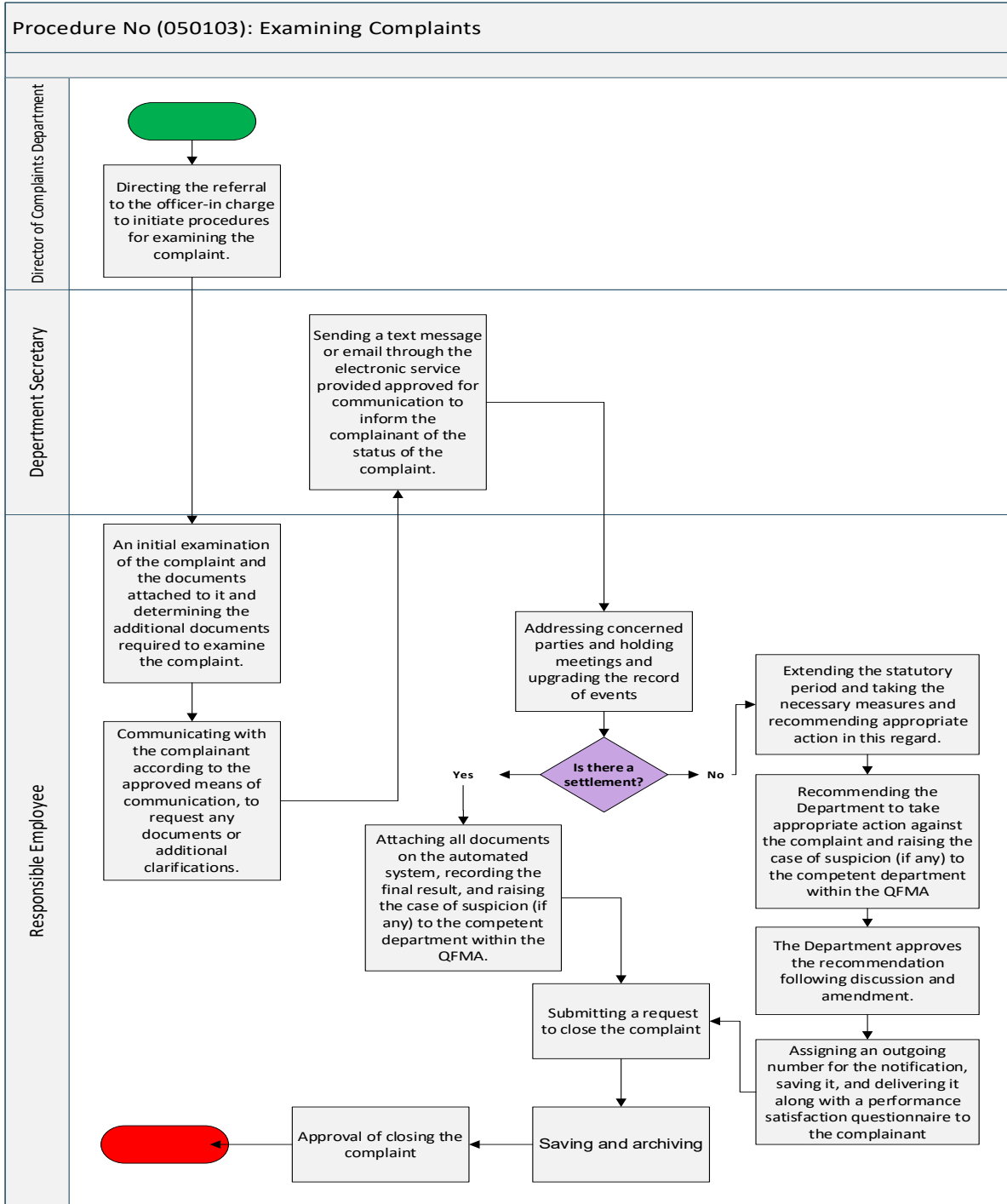


Second: Procedures for reviewing and handling complaints.

Procedure No. (050103): Review of complaints / complaint review

Procedure No. (050103) Review of complaints / complaint review				
Responsible Person		Step	Form Used	Duration
Review of complaints / complaint review				
Director of the Complaints Department	1	Referring the complaint to the designated employee to initiate the complaint review procedures.		1 working day
Designated employee	2	Conducting a preliminary review of the complaint and its supporting documents, and identifying any additional documents required for the complaint assessment.		1 working day
	3	Communicating with the complainant through the approved means of communication, to request any additional documents or clarification.		
Department Secretary	4	Sending a text message or email via the electronic service provided according to the approved communication form No. x., to inform them of the progress of their complaint		1 working day
Responsible Person	5	Examining the complaint and reviewing all documents.		2 working days
	6	Preparing a summary of the complaint, including the most important merits of the complaint, the most important documents attached to it, and the recommendations proposed for it.		2 working days

Procedure Workflow Chart



**Procedure No. (050104): Complaint handling**

Procedure No. (050104) Handling Complaints			
Responsible Person	Step	Form Used	Duration
Handling Complaint and Discussing Settlement			
-	1	Reviewing the complaint summary and its recommendation to proceed with the complaint resolution procedures.	1 working day
Complaints specialist	2	The complaint should be referred to the respondent, and efforts should be made to discuss its resolution with the complainant. They are to be given three working days to report the final result via the complaints system.	3 working days
	3	Reviewing the report and verifying the resolution procedures, as well as confirming that the respondent entity has provided a response through the complaints system.	3 working days
	4	If a response is not received within the specified period, the respondent entity will be contacted to ensure that it is taking all necessary procedures to attempt settlement.	1 working day
	5	If the respondent entity wishes to extend the period for examining the complaint, the request will be submitted to the Head of the Complaints Section for approval.	1 working day
	Head of the Complaints Section	6	The request must be approved prior to being processed by the responsible employee, in accordance with the procedures established by the Department.
Complaints specialist	7	Submitting a request to the Head of the Complaints Section to complete the complaint handling procedures.	1 working day
	8	When required, the QFMA conducts settlement sessions for the disputing parties to negotiate the settlement within the statutory complaint period. It is essential to monitor and document all facts and outcomes achieved via the complaint system.	5 working days
	9	If a settlement is reached, the complainant shall be contacted and informed of its completion, and it shall be verified that the settlement was carried out in accordance with the applicable regulatory procedures.	1 working day
	10	If the statutory period expires and indications of a settlement emerge, one may seek an extension for an additional five working days from the complaint filing date.	5 working days
Head of the Complaints Section	11	Obtaining the Head of the Complaints Section's approval and presenting it to the Director of the Complaints Department.	2 working days
Director of the Complaints Department	12	Granting approval if deemed suitable or recommending modification if necessary.	1 working day



Preparing and issuing a request for insights			
Complaints specialist	13	If a settlement is not reached, it is advisable to send a request for insights to the respondent containing the specifics and particulars of the complaint.	3 working days
Head of the Complaints Section	14	Reviewing the request to ensure its completeness and accuracy, followed by either approving it or returning it to the responsible specialist for further action if any observations are noted. If no observations are found, the request shall be forwarded to the director of the complaints department.	2 working days
Director of the Complaints Department	15	Approval of the request for insights or returning it to the Head of the Complaints Section if there are any comments.	1 working day
Department Secretary	16	Assigning outgoing number of the request for insights and entering it into the complaints system, including all attachments.	2 working days
Complaints specialist	17	Examining the respondent's reply and advising on the suitable course of action concerning the complaint, ensuring that it preserves the rights of all involved parties and complies with the Qatar Financial Markets Authority law, its executive regulations, and associated regulations.	Form 1 working day
Head of the Complaints Section	18	Approval or returning the advice to the Head of the Complaints Section if there are any comments.	1 working day
Director of the Complaints Department	19	Approval and forwarding the advice to the QFMA or returning it to the Head of the Complaints Section if there are any comments.	1 working day
Closing the complaint			
Complaints specialist	20	<p>A request to close the complaint is submitted once all processing procedures are complete and all relevant documents are attached, as applicable in the following scenarios:</p> <ul style="list-style-type: none"> • Settlement. • Expiry of the statutory period. • Tanāzul. • Not following up. • Duplicated. • Withdrawing the complaint after informing the complainant. • Retracting the complaint at the request of the complainant. • The process concludes with the QFMA issuing a decision to dismiss the complaint. 	2 working days
Head of the Complaints Section	21	Approving the Clouser request or rejecting it if any comments are present, then submitting a request to the director of the complaints department to approve the request. .	1 working day



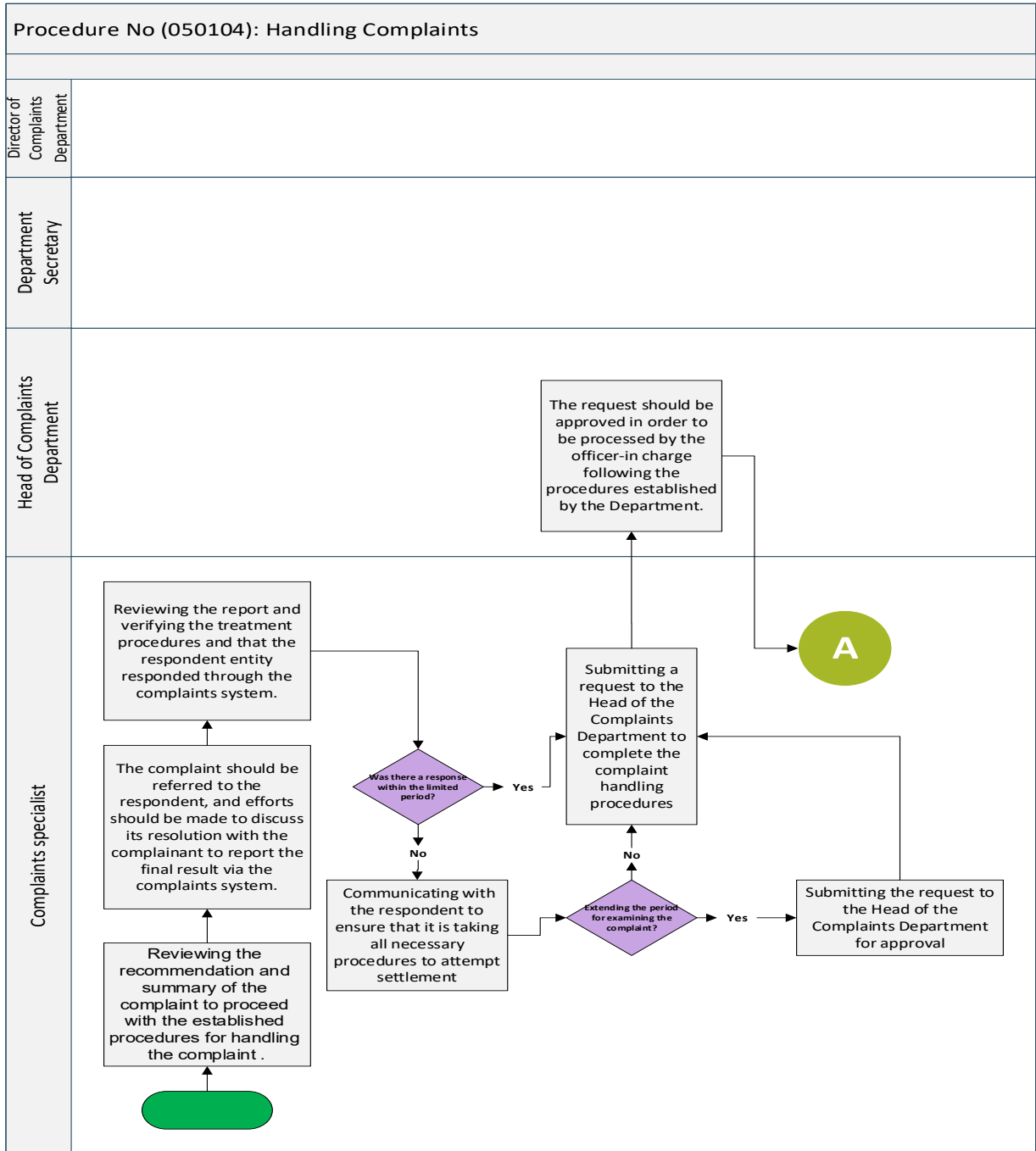
Director of the Complaints Department	22	Approval or returning the closure request to the Head of the Complaints Section if there are any comments.		1 working day
Complaints specialist	23	The complainant shall be contacted to assess their satisfaction with the quality of work performance and the handling procedures, in accordance with Form (X) of the Complainant Satisfaction Survey. The completed form shall be attached to the complaint documentation within the complaints management system.	Form	2 working days
Department Secretary	24	<p>Documenting a file for each complaint in the complaints system so that the file includes the following data:</p> <ul style="list-style-type: none"> Complainant's information: Name, ID number, phone number, and information of the attorney, if present, or the guardian, in the case of a minor. Information of the respondent (name, address, and means of contact). The date and number of the complaint in the complaints system, and the name of the designated employee. <p>This includes the following documents:</p> <ul style="list-style-type: none"> Outgoing and incoming correspondence. Actions taken and results of negotiation and settlement. Subsequent correspondence. Notifications in the event of non-settlement. The decision taken regarding the complaint. 		2 working days

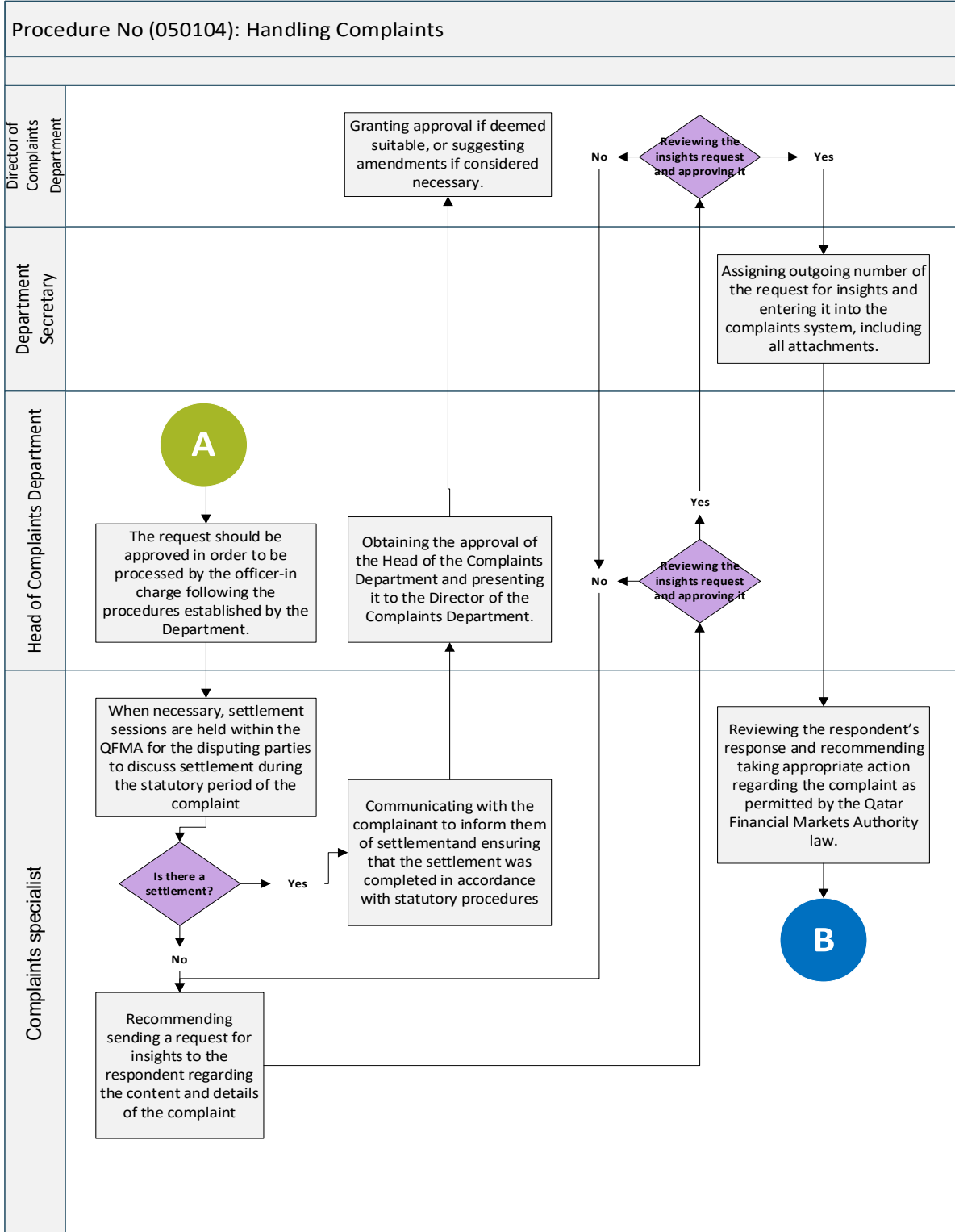


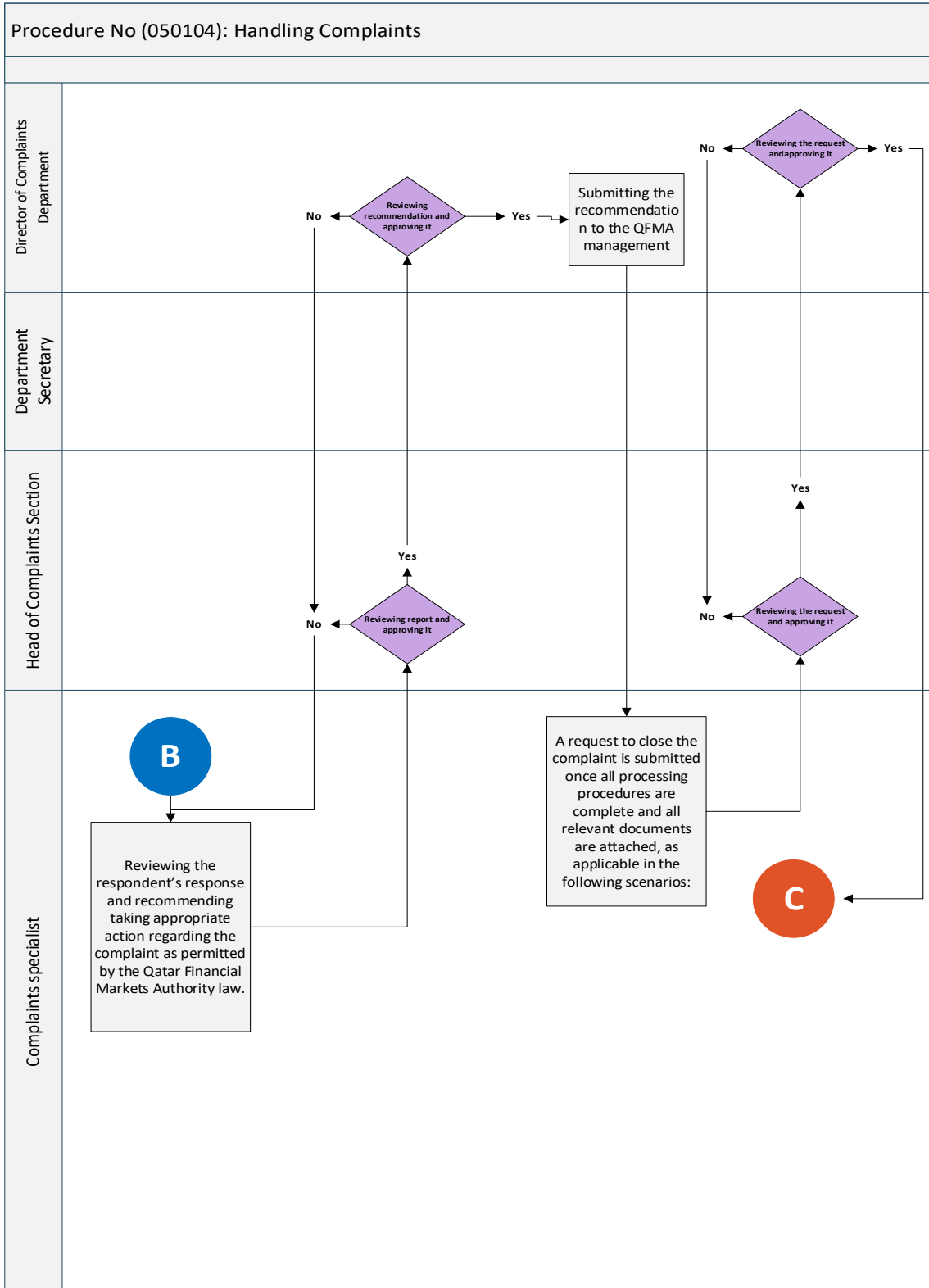
Retention and archiving

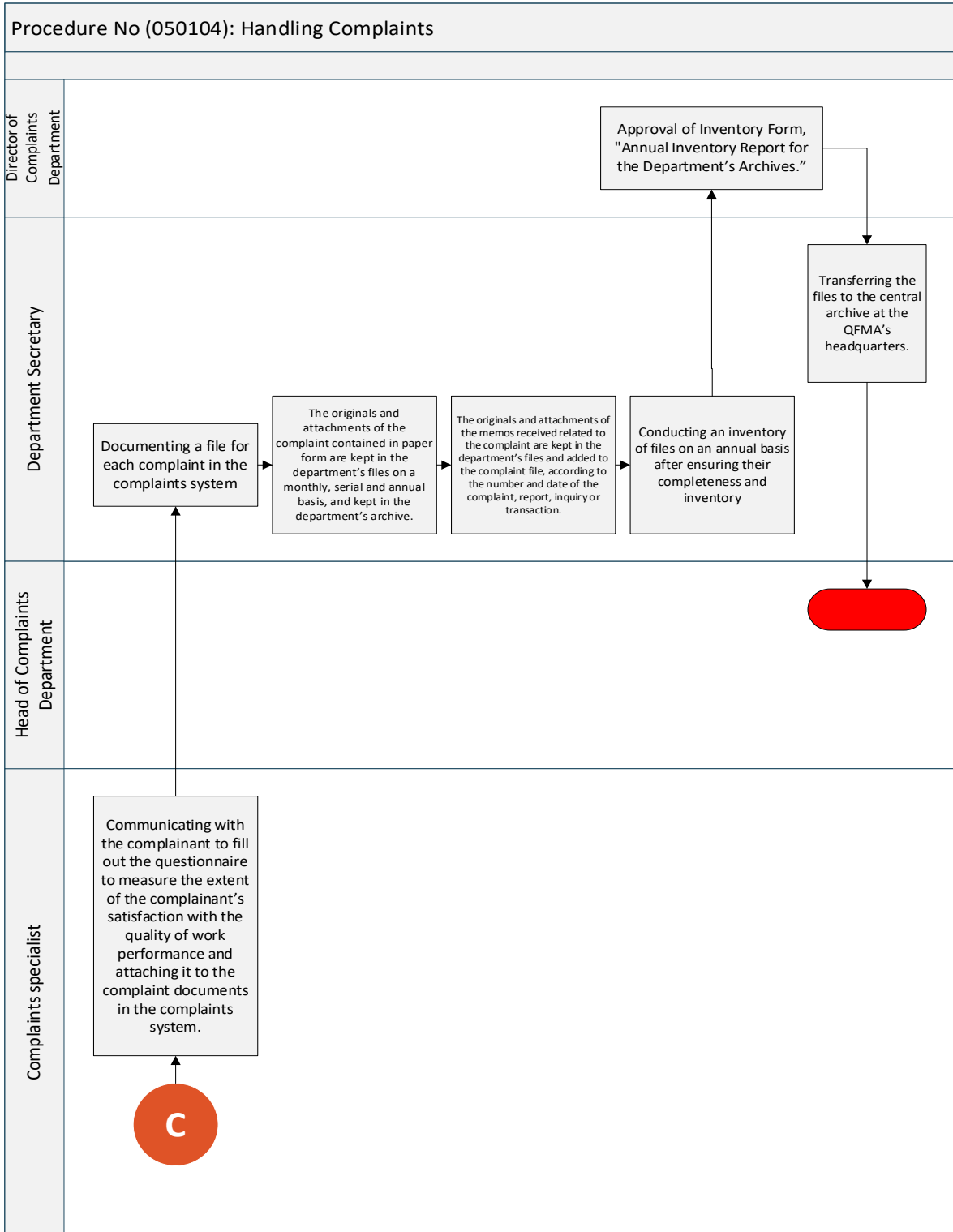
Department Secretary	25	Hard copies of the original documents and attachments related to received complaints, if available, shall be organized and stored in the department's files in accordance with a monthly, sequential, and annual filing system. These documents shall then be transferred to the department's physical archive. Following this process, all records must be electronically archived in the designated complaints management system.		1 working day
	26	The original documents and attachments of the received correspondence related to the complaint are kept in the Department's files and added to the complaint file, according to the number and date of the complaint, report, inquiry or transaction.		1 working day
	27	Inventorying the files on an annual basis after ensuring their completeness and inventory, according to Form 2, "Annual Inventory Report for the Department's Archives."	Form	5 working days
Director of the Complaints Department	28	Approval of Inventory Form, "Annual Inventory Report for the Department's Archives."	Form	1 working day
Department Secretary	29	Transferring the files to the central archive at the QFMA's headquarters.		2 working days

Procedure Workflow Chart











Third: Procedures for Reviewing and Processing Reports.

Procedure No. (050105): Reviewing and Processing Reports

Procedure No. (050105) Reviewing and Processing Reports			
Responsible Person	Step	Form Used	Duration
Reviewing and Processing Reports			
Director of the Complaints Department	1	Referral of the report to the Complaints Specialist for immediate action and handling.	1 working day
	2	Reviewing the issue initially to ensure the objectivity of the report and that all documents and information are complete.	5 working days
	3	If a report emerges from a complaint and data are deficient, the specialist in charge of the Complaints Unit will be notified to gather the necessary information.	1 working day
	4	Communicating with the informant to obtain other details and clarifying the status of the matter and the status of the report whenever necessary.	3 working days
Complaints specialist	5	Examining the report and reviewing all documents.	10 working days
	6	Reviewing the issue and preparing a report referring a communication to be submitted to the competent department for consideration, including proof of the existence of a violation, if possible, in accordance with Form No. 6, in "Report of Referral of a Communication."	Form 5 working days
	7	A report is prepared in which the report is referred and submitted to the Head of the Complaints Section for review through the complaints system.	3 working days
Head of the Complaints Section	8	Reviewing and approving the report, then presenting it to the Director of the Complaints Department for approval. If there are any comments, it will be returned to the reports specialist.	3 working days
Director of the Complaints Department	9	Reviewing the report, approving it, and referring it to the competent department. in case any remarks or comments are identified, the report shall be returned to the Head of the Complaints Department for correction	Form 2 working days



the designated Follow-up employee	10	Follow up on referrals through the shared database.	2 working days
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Closing the report

A request to close the complaint is submitted once all processing procedures are complete and all relevant documents are attached, as applicable in the following scenarios:

Reports specialist	11	<ul style="list-style-type: none"> • Referring the communication to the Inspection & Surveillance Department. • Referring the communication to the Corporate Governance Department. • Referring the communication to the Anti-Money Laundering and Combating the Financing of Terrorist Department. • Referring the communication to the ××××× Department • Lack of competence. • An invalid communication. • Malicious communication. • Duplicated. 	2 working days
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Director of the Complaints Department	12	Approving the Clouser request or rejecting it if any comments are present, then submitting a request to the director of the complaints department to approve the request. .	1 working day
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Director of the Complaints Department	13	Approval or rejecting the closure request if there are any comments.	1 working day
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Documenting a communication file in the complaints system so that the file includes the following data:

Department Secretary	14	<ul style="list-style-type: none"> • Informant data: Name, ID number, phone number, and information of the attorney, if present. • The date and number of the complaint in the complaints system, and the name of the disgnated employee. <p>It includes the following documents, if any:</p> <ul style="list-style-type: none"> • Outgoing and incoming letters. • Actions taken. • Subsequent correspondence. 	3 working days
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Preservation and archiving			
	15	The originals and attachments of the communication received in paper form are kept in the department's files on a monthly, serial and annual basis, and kept in the department's archive, after completing the procedures for storing them electronically in the complaints system.	1 working day
Department Secretary	16	The original documents and attachments of the received correspondence related to the report are kept in the Department's files and added to the complaint file, according to the number and date of the complaint, report, inquiry or transaction.	1 working day
	17	Inventorying the files on an annual basis after ensuring their completeness and inventory, according to Form 2, "Annual Inventory Report for the Department's Archives."	Form 5 working days
Director of the Complaints Department	18	Approval of Inventory Form 2, annual inventory minutes for the Department's archives."	Form 1 working day
Department Secretary	19	Transferring the files to the central archive at the QFMA's headquarters.	2 working days

Procedure Workflow Chart

