

NSURE PRIVATE LIMITED

COMPLAINTS PROCEDURE

Raising Concerns About Nsure's Certification Activities

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Availability	Publicly available at www.nsure.com.mv/policies
Compliance References	ISO/IEC 17065:2012 Clause 7.13.2; GSTC-AM v5.0 Clause 8.6.1.3

1. PURPOSE

This procedure establishes the process for receiving, acknowledging, investigating, and resolving complaints about Nsure Private Limited's certification activities. It ensures that all complaints are handled fairly, consistently, and free from conflict of interest, in accordance with ISO/IEC 17065:2012 Clause 7.13.2 and GSTC Accreditation Manual v5.0 Clause 8.6.1.3.

2. WHAT IS A COMPLAINT?

For the purposes of this procedure, a complaint is any expression of dissatisfaction submitted to Nsure by any person or organisation regarding:

- The conduct of Nsure personnel during or in connection with certification activities;
- The impartiality or independence of Nsure's certification activities;
- The quality or accuracy of an audit or audit report;
- Nsure's application of certification policies and procedures;
- The certification status of a Nsure-certified client (i.e. a third party challenging whether a client deserves certification); or
- Any other aspect of Nsure's operations as a certification body.

Fee disputes are governed by the Certification Agreement (NSR-CERT-AGR-001) and do not constitute complaints under this procedure. Challenges to specific certification decisions are handled as appeals under NSR-PROC-006.

3. WHO CAN COMPLAIN?

Any person or organisation may submit a complaint, including:

- Applicants and certified clients;
- Competitors or other tourism operators;
- Members of the public, guests, or community members;
- Environmental organisations or NGOs;
- Regulatory bodies or government agencies; and
- The GSTC.

4. COMPLAINTS PROCEDURE STAGE BY STAGE

Stage 1: Submit the Complaint *[Owner: Complainant]*

Complaints must be submitted in writing to:

General Manager, Nsure Private Limited

Email: babli@nsure.com.mv

Post: 6th Floor Haivakaruge, Dhanburuh Magu, Male 20164, Republic of Maldives

The complaint should include: the complainant's name and contact details; a clear description of the complaint; the specific Nsure activity, decision, or personnel to which it relates; the outcome the complainant is seeking; and any supporting evidence.

Anonymous complaints are accepted. Nsure investigates anonymous complaints to the extent possible given the available information.

Stage 2: Acknowledgement *[Owner: General Manager (Nsure)]*

Nsure acknowledges receipt of the complaint in writing within five (5) working days.

The acknowledgement confirms receipt, provides a complaint reference number, identifies the person handling the complaint, and gives an indicative timeline for resolution.

The complaint is logged in the Complaints Register (NSR-FORM-027).

Stage 3: Initial Assessment *[Owner: General Manager (Nsure)]*

The General Manager conducts an initial assessment to determine:

- (a) Whether the complaint falls within the scope of this procedure;
- (b) Whether the complaint raises a conflict of interest for the General Manager (e.g. if the complaint is about the General Manager's own conduct); and
- (c) Whether immediate action is required for example, if the complaint raises a serious concern about the safety or environmental compliance of a certified client.

If the complaint relates to the General Manager's own conduct, an independent reviewer is appointed to handle the investigation.

Stage 4: Investigation *[Owner: General Manager or Independent Reviewer]*

The complaint is investigated thoroughly and objectively. The investigation may include:

- (a) Review of relevant audit reports, certification records, and correspondence;
- (b) Interview with the Nsure personnel or auditor named in the complaint;
- (c) Request for additional information from the complainant;
- (d) Where the complaint relates to a certified client's conformity a review of the client's recent audit records and, where warranted, initiation of a short-notice audit;
- (e) Consultation with the ISC where the complaint raises impartiality concerns.

The investigation is completed within thirty (30) calendar days of the complaint being accepted. Where additional time is required, the complainant is notified in writing with an explanation and a revised timeline.

Stage 5: Decision and Resolution *[Owner: General Manager or Independent Reviewer]*

Following the investigation, the complaint handler determines one of the following outcomes:

SUBSTANTIATED The complaint is upheld. Nsure takes corrective action and communicates this to the complainant.

PARTIALLY SUBSTANTIATED Part of the complaint is upheld. Nsure takes corrective action on the upheld elements.

NOT SUBSTANTIATED The complaint is not upheld. Nsure provides a reasoned explanation to the complainant.

All outcomes are documented on the Complaint Investigation Record (NSR-FORM-027).

Stage 6: Notification of Outcome [Owner: General Manager (Nsure)]

The complainant is notified of the outcome in writing within five (5) working days of the decision.

The notification includes: the outcome; the reasoning; any corrective actions Nsure has taken or will take; and information on escalation to the GSTC if the complainant remains dissatisfied.

Stage 7: Corrective Action [Owner: General Manager (Nsure)]

Where a complaint is substantiated, the General Manager implements appropriate corrective action, which may include:

- Conducting a supplementary audit of the certified client;

- Revising Nsure's audit procedures or quality controls;

- Taking disciplinary or training action in respect of Nsure personnel;

- Initiating suspension or withdrawal proceedings where a client's certification is called into question.

Corrective actions are documented and tracked to completion. The ISC is informed of substantiated complaints at the next annual meeting or earlier if the matter is serious.

Stage 8: GSTC Escalation (if applicable) [Owner: Complainant]

If the complainant is dissatisfied with Nsure's resolution, they may refer the matter to the GSTC in accordance with the GSTC Grievance Procedure v3.0, available at www.gstcouncil.org.

Nsure cooperates fully with any GSTC investigation arising from an escalated complaint.

5. TIMEFRAMES SUMMARY

Activity	Timeframe
Acknowledgement	5 working days from receipt
Investigation completion	30 calendar days from acceptance
Notification of outcome	5 working days from decision
Total maximum receipt to outcome	Approximately 40 working days
Corrective action implementation	As documented in NSR-FORM-027 case specific

6. CONFIDENTIALITY

The identity of the complainant is treated as confidential and is not disclosed to the subject of the complaint (e.g. the certified client) without the complainant's consent, except where disclosure is required by law or is necessary to conduct a fair investigation. Anonymous complainants are informed that their anonymity may limit the depth of investigation possible.

7. RECORDS

Record	Form Reference
Complaints Register and Investigation Record	NSR-FORM-027 covers all stages
Corrective action tracking	NSR-FORM-027 (continuation)
GSTC escalation correspondence	Filed in complaints register

All complaints records are retained for six (6) years from the date of the complaint closure, in accordance with NSR-PROC-010.

8. ANNUAL REVIEW

The General Manager reviews all complaints received during the year as part of the annual management review (NSR-PROC-008). The review identifies: complaint trends; systemic issues requiring procedural improvement; and whether corrective actions taken were effective. The ISC is provided with a summary of complaints and outcomes at each annual meeting.

9. RELATED DOCUMENTS

Reference	Document
NSR-PROC-006	Appeals Procedure
NSR-PROC-008	Management Review Procedure
NSR-POL-001	Impartiality Policy
NSR-FORM-027	Complaints Register and Investigation Record
ISO/IEC 17065:2012	Clause 7.13.2
GSTC-AM v5.0	Clause 8.6.1.3 and GSTC Grievance Procedure v3.0

Approved by General Manager

Name: Babli Jahau
Title: General Manager, Nsure Private Limited

Signature:



Date: 01.09.2026

This procedure is reviewed annually and is publicly available at www.nsure.com.mv/policies.

10. REVISION HISTORY

Version	Date	Author	Description
1.0	01.09.2026	General Manager	Initial issue GSTC accreditation application

