

## Complaint handling procedure

We are sorry you have had cause to complain. This page explains our complaints procedure and your rights if you remain dissatisfied.

### Our commitment to you

We aim to respond to all complaints in a prompt, consistent and fair manner.

Your complaint will be investigated by a suitably trained representative who was not directly involved in the matter that is the subject of your complaint. The member of staff will either have the authority to settle your complaint or will have ready access to someone who has the authority.

### Our procedure

#### How to make a complaint

To file a complaint, you must first complete the [complaint form](#) and forward it to us via email to our compliance department at **[complaints@ntfxpro.com](mailto:complaints@ntfxpro.com)**, or by fax to **00357 25 761501**, or by post: **Cyprus, 3101 Limassol 105 Griva Digeni, office 101**.

#### The information you should provide

When describing the summary of your complaint, please provide us with as much information as possible. Including the following:

- time, date, forms of communication, and the affected transaction numbers if applicable,
- any evidence to support your complaint (i.e. screenshots), and
- to tell us what outcome you are looking for

For verification purposes all complaints must be sent from the same Client's email address as the one you provided us with.

#### How your complaint will be handled

- Upon receipt of a client complaint, the Company will send an initial response to the complainant within a reasonable time, and generally within **5 business days** of receipt

of the complaint. We will provide you with a unique ten digit reference number that will be used in all future communication related to your complaint.

- We shall then thoroughly examine all complaints, our procedures for handling complaints are ruled to be fair and unbiased.
- We will then review the complaint and determine whether there is sufficient information to proceed with resolving it. We may ask you for further information or clarification.
- We aim to resolve any complaint **within four weeks** from the date on which we received your complaint. This may not always be possible, as sometimes the complexity of the complaint may require more time to investigate fully. If we are unable to resolve your complaint **within four weeks of receipt**, we will contact you to explain why we are not in a position to resolve your complaint and give you an indication of when we will make further contact.
- In the unlikely event that your complaint has not been resolved within **twelve weeks** of original receipt, we will send you an email explaining why we have still not resolved your complaint and tell you when we will make further contact.
- Our final response will advise of our findings and, where appropriate, what action is being taken to resolve the matter. We will address the subject matter of your complaint, and where the complaint is upheld, we will offer a resolution that is consistent with treating all of our customers fairly.
- If you telephone us during our investigation and the member of staff handling your complaint is not available, then another member of our team will be able to help you.

## Your rights

If you are dissatisfied with our final response, you can either ask us to reconsider or you can refer the matter to the Financial Ombudsman Service (see details below) or Cyprus Securities and Exchange Commission (Cysec).

You should use the unique ten digit reference number we provided you in all your communication with the Financial Ombudsman or Cysec.

## Referral of unresolved complaint to the Financial Ombudsman

If you are an individual, or a legal entity, trust or charitable entity that can be categorised as a consumer under the legislation governing the creation and operation of an Alternative Dispute Resolution framework in Cyprus (Financial Ombudsman), you are entitled to escalate a complaint to the Financial Ombudsman if the solution or action taken / provided by the Company is not to your satisfaction.

A complaint to the Financial Ombudsman should be filed within 3 months from the receipt of the response from the Company if you are not satisfied with the resolution or if the Company does not respond at all.

The Financial Ombudsman can be contacted in one of the following ways:

Contact office address: **Lord Byron Avenue 13, 1096 Lefkosia, OR P.O. 25735, 1311, Lefkosia**

By fax: **00357 22 660 584** or **00357 22 660 118**

By email: **complaints@financialombudsman.gov.cy**

The complaint form must be accompanied by the evidence of the paid fee (€20).

The payment can be made at any of the following banks:

(α) Συνεργατική Κεντρική Τράπεζα ή Συνεργατικό Πιστωτικό Ίδρυμα, IBAN: CY16 0070 1010 0000 0000 4002 8214

(β) Ελληνική Τράπεζα, IBAN: CY78 0050 0109 0001 0901 7087 6401

(γ) Τράπεζα Κύπρου, IBAN: CY52 0020 0195 0000 3570 1944 4789

For more information, please visit the website ([www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy)).

You can find the Financial Ombudsman Online Complaint Forms at the following link:

[http://www.financialombudsman.gov.cy/forc/forc.nsf/page15\\_gr/page15\\_gr?OpenDocument](http://www.financialombudsman.gov.cy/forc/forc.nsf/page15_gr/page15_gr?OpenDocument)

### **Referral of unresolved complaint to the CYPRUS SECURITIES AND EXCHANGE COMMISSION**

We are authorized and regulated by the CYPRUS SECURITIES AND EXCHANGE COMMISSION (CYSEC), who has set out specific rules for the handling of complaints. Our procedure is compliant with the CySEC rules but if you wish to obtain further information you can contact the CySEC as follows: <http://www.cysec.gov.cy/en-GB/complaints/cifs/>