

CLIENT'S COMPLAINT PROCEDURE

- I. In order to submit the complaint, the Client should complete the Form below and send it to the Company by email (complaint@fibogroup.eu) or submit an online form in [Client Cabinet](#).
- II. Upon receiving the complaint, the Head of the Back Office Department shall register the complaint to an internal register, giving it a **unique reference number**.
- III. The unique reference number is communicated to the complainant (within 5 days maximum).
- IV. The complainant should use the said reference number in all future contact with the Company, the Financial Ombudsman and/or the CySEC regarding the specific complaint.

Resolving Clients Complaints – internal and general timeframe

The Company's policy is to acknowledge the complaint in writing in 2 working days, and make all efforts to complete the Complain resolution process in 10 working days after the initial response.

Following the receipt of a complaint, the Head of Back Office Department shall contact the Complainant in two (2) working days to acknowledge the complaint reception.

The Company's responsible staff shall make all efforts to resolve the complaint within 10 working days.

Following resolving the issue, the Head of the Back Office Department shall record the remedy measures or explanations granted, as applicable.

In the event that the issue has not been resolved within 10 working days, or if the remedy measure involves actions by other departments, then the Head of the Back Office Department shall communicate the Client's complaint to the Executive Director.

The Executive Director shall review carefully the details of the Client's complaint brought to him. Once the Executive Director understands fully the nature of the Client complaint, he may also communicate with the Client, to understand fully the nature and implications of the complaint, as applicable. At the same time, the Executive Director shall investigate and co-ordinate any relevant Heads of the Departments related to the Client complaint, until it is satisfactorily resolved.

In cases where Client complaints are in relation to the Back Office Department, the Executive Director of the Company shall have the responsibility and shall undertake the necessary efforts for resolving the complaint.

All decisions relating to Clients' complaints shall be communicated to Client in writing (including email) and copies shall be retained by the Back Office Department. The decisions with respect to complaints in relation to Back Office Department shall also be retained by the Executive Director.

In case if the Company needs additional time to handle Client's complaint, the Client will be informed about that, together with the handling process details. In case the above internal timeframe is not met, the Company investigates the complaint and reply to the complainant about the outcome/decision within two months. It is provided that during the investigation of the complaint the Company regularly informs the complainant of the handling process of his/hers complaint.

In the event that the Company is unable to respond within two months, it informs the complainant of the reasons for the delay and indicates the period within it is possible to complete the investigation. This period cannot exceed three months from the submission of the complaint.

In the event that final decision does not fully satisfy the complainant's demands, the complainant has the following options to maintain the complaint through:

- The Financial Ombudsman

If the Client is not satisfied with the firm's response, the Company rejected his complaint or the Client does not have answer from the Company within three months, it is recommended that Client checks with the office of the Financial Ombudsman in case he is eligible to file a complaint with them and seek mediation for possible compensation. The Financial Ombudsman is an independent service for settling disputes between CIF's and their clients. It is important to contact the Financial Ombudsman within four months of receiving a final response from CIF otherwise the Financial Ombudsman may not be able to deal with your complaint.

Address: 13 Lord Byron Avenue, 1096 NICOSIA

Phone: 22848900 (main number)

Facsimile (Fax): 22660584, 22660118

Website: www.financialombudsman.gov.cy

E-mail:

- Complaints: complaints@financialombudsman.gov.cy

- Financial Ombudsman: fin.ombudsman@financialombudsman.gov.cy

- The Court

If the Client does not want to accept a decision taken by the Financial Ombudsman as a last resort, he may be able to take his case to court. The Client would usually start a civil action in the District Court

- The Commission (CySEC)

CySEC does not have restitution powers and therefore does not investigate individual complaints. However all complaints submitted to the CySEC are taken into consideration by the CySEC in the performance of its supervisory mandate.

<http://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>

COMPLAINT FORM

YOUR DETAILS:

Name:

Surname:

ID/Passport №:

Address for correspondence (include postcode):

Country of residence:

E-Mail Address:

Mobile phone number:

SUMMARY OF YOUR COMPLAINT

Complaint cause (please select only one):

Execution of orders (e.g. delay in execution, re-quotes, slippage etc.)

Investment advice (e.g. unsuitable advice)

Portfolio Management

Quality or lack of information to the client

Terms of contract/fees/charges

General admin/customer services (including custody/safekeeping services)

Unauthorized business being offered or carried out

Issue in relation to investor's withdrawal of investor's funds

Other (please specify below):

Detailed description of complaint (statement of dissatisfaction):