



COMPLAINTS HANDLING PROCEDURE

1. INTRODUCTION

INSTANT TRADING EU LTD (“**the Company**”) is a limited company incorporated in Cyprus, offering its clients various investment and ancillary services, regulated by Cyprus Securities and Exchange Commission (the “**Commission**” or “**CySEC**”). It is therefore a Cyprus Investment Firm (a “**CIF**”) within the meaning of the Investment Services and Activities and Regulated Markets Law of 2017, L.87(I)/2017.

The Company, aiming to provide high quality services and serving its clients’ (“**Clients**”, “**you**”) interest in the best possible way, adopts the following Complaints Handling Procedure in order to ensure a fair and quick process for handling complaints that may arise from the service offering of the Company.

The Company owns, operates and is responsible for the website <https://www.forexmart.eu>. You may use the below details to contact the Company:

- Address: 23A, Spetson, Leda Court, Block B, Office B203, Mesa Geitonia, CY- 4000 Limassol
- Phone: +35725057236
- Fax: +357 25722292
- Email: compliance@forexmart.eu

Definitions:

«**complainant**» means any person, natural or legal, which is eligible for lodging a Complaint to the Company and who has already lodged a complaint.

«**Complaint**» means a statement of dissatisfaction addressed to the Company by a Complainant relating to the provision of investment services.

2. COMPLAINT SUBMISSION

In the event that a Client has a Complaint related to the dealings or services with the Company, then the Client may submit the Complaint using the below methods:

- a) Download, complete and send the Complaint form **provided in Appendix I** via email to compliance@forexmart.eu along with any attachments that the Client may deem necessary as evidence for the Complaint;
- b) Download, complete and send the Complaint form **provided in Appendix I** via fax to **+357 25722292**, along with any other documents that the Client may deem necessary as evidence for the complaint;
- c) Call the Company’s support line ForexMart **+35725057236**
- d) and follow the officer instructions about submitting the Complaint as well provide all the information the officer will ask.

Details required by the form or in the email can be but not limited to:

- a) full name;

- b) date;
- c) ID/passport number;
- d) account number;
- e) contact information;
- f) category of the complaint (deposit, withdrawal, order execution, other);
- g) amount (if any);
- h) short description mentioning the nature of the complaint including vital information (example: if the complaint is about an order or withdrawal request include the transaction ID).

NOTES:

- Anonymous Complaints will not be treated.
- Sending an email without the attached form or to a different email than compliance@forexmart.eu will result to a respond requesting you to fulfill the form and/or resubmit to the correct email.
- Sending a fax to a different fax number will result to a non-response from the Company as the Complaint is not considered received.
- Sending an incomplete form will result in a response by the Company requesting a duly completed form. The Client should respond within two (2) weeks for Complaint to be registered.
- Phone Complaints can be accepted by giving permission to the Company's personnel to fill in the form in your place.

Upon official receipt of a complete Client Complaint, a written acknowledgment via email is sent to the Client within five (5) days from the time the Complaint was made, confirming that the Company has received and is taking action to resolve the Complaint along with a **Unique Reference Number** to be used in all future communications with the Company or any intricate party.

3. COMPLAINTS HANDLING

Complaints are received by Company's customer support department and are assigned to an officer for investigation. The officer shall communicate the Complaint details to all relevant departments' heads within the Company and coordinate required actions to investigate the circumstances surrounding Client's Complaint and lead to its resolution without undue delay.

The investigation is concluded within two (2) months from the day of the acknowledgement of the Complaint and the results are communicated to the Client. Investigation results can be either Complaint resolution or further investigation needed. In the event the investigation requires more time the Company will send a written communication via email to the Complainant that additional time is needed for investigation and the reason. In any event the Company will issue a final response within a timeframe that does not exceed three (3) months from the day of acknowledgment receipt of the Complaint.

During the investigation process, the Client may request to be updated at any time of the Complaint status and progress in addition to the handling process update it receives from the Company. Also the assigned officer may communicate directly via email or phone with the Complainant in order to obtain, where needed, further clarifications and information relating to the Complaint. The Company requires the Client's full cooperation in order to expedite the investigation and possible resolution of the Complaint. Please note that the Company shall consider your Complaint as closed and cease the relevant investigation in case you fail to respond to the officer within the period of three (3) months from the date of the submission of your Complaint.

4. FINAL RESPONSE

Upon reaching an outcome from the investigation the Client receives a final response from the Company that will include the Company's decision, related investigation details and the corrective actions, if any, that will be taken by the Company.

In the event the Client is not satisfied the response, the Client retains the right to maintain the Complaint with the Financial Ombudsman of Cyprus and/or CySEC, however please note that CySEC does not have restitution powers and therefore does not investigate individual complaints.

It is understood that the Client's right to initiate legal proceedings against the Company with respect to the Complaint remains unaffected by the procedures described above.

Relevant Authorities Contact Details:

Financial Ombudsman of the Republic of Cyprus:

- Website: <http://www.financialombudsman.gov.cy>
- Email: complaints@financialombudsman.gov.cy
- Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus
- Telephone: +35722848900
- Fax: +35722660584, +35722660118

CySEC:

- Website: <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>
- Email: info@cysec.gov.cy
- Postal Address: P.O BOX 24996, 1306 Nicosia
- Telephone: +357 22506600
- Fax: +357 22506700

5. RECORD KEEPING

As soon as the Company receives the Complaint form, the Company must register it in an internal register with an appropriate manner, as well as for easy reference and retrieval, the Company maintains the below information in its records for a minimum period of 5 (five) years:

- Complaint Unique Reference Number;

forexmart.eu is a trading name and a website operated by INSTANT TRADING EU LTD (Reg no: HE 266937)
a Cyprus Investment Firm supervised the Cyprus Securities and Exchange Commission (License 266/15)

- Client account ID;
- date of Complaint official submission to the Company;
- assigned officer;
- Complaint details;
- Complaint investigation process;
 - escalation / assignment to a different department;
 - date of escalation / assignment;
 - assigned officer;
 - investigation process;
 - investigation results;
 - date of response;
- investigation results and actions;
- date of response.

6. REPORTING OBLIGATIONS

The Company reports to CySEC at the end of each month of all Complaints received during the reporting month. Additionally the Company reports on the status of Complaints whether it has been resolved or not and if necessary on the actions taken by the Company.

7. UPDATES

The Company will perform a periodical review of this Policy, at least once a year and whenever material changes to the Company's operations take place. The updated version of this Complaints Handling Procedure will be always available on the Company's website.

APPENDIX I

<i>Instant Trading EU LTD</i>
SUGGESTIONS AND COMPLAINTS FORM

Full Name:	ID / Passport No.:	
Home Telephone:	Account No. (UIN):	
Mobile Phone:	Email:	
Address:		
Post Code:	City:	Country:

Please select related area from the below:

- Deposit Withdrawal Order Execution Investment advice
- Portfolio Management Quality of lack of information provided
- Terms of Contract/fees/charges General admin/customer services
- Unauthorized business being offered or carried out Other

Disputed Amount (in EUR): _____

Please provide a short description of the Complaint / Suggestion:

Is there any other information essential to your Complaint / Suggestion? (Example: if a complaint is about a trade order or withdrawal request include the relevant transaction ID.)

Any Attachments / Evidence? YES NO

Signature: _____

Date: _____