



# COMPLAINTS' HANDLING PROCEDURE

This Document on Complaints' Handling Procedure and Regulatory Protections is effective from 16 December, 2019 and shall remain effective until a more recent version is released. Safecap reserves the right to amend or supplement this Document at any time. This Document does not replace our Investment Services Agreement (Terms and Conditions of Trading) which we ask that you read carefully before you enter into any trading. The prevailing version of this Document is always available on our website [www.Markets.com](http://www.Markets.com).

## How to Complain?

### Queries and Complaints

Central to our corporate culture is Treating Customers Fairly ("TCF"). Safecap Investments Limited strives, through our trading platform MARKETS.COM to provide you with the highest level of customer service and to build a strong and long-lasting service relationship with you. We view your comments, suggestions and concerns as matters of utmost importance for our business. We endeavour to address your feedback fully, recognising that a client's feedback and/or expression of dissatisfaction is an opportunity for us to improve by enhancing our products and level of service.

#### Query – Usually resolved within 48 hours

If you are **dissatisfied with the service** provided by MARKETS.COM, please contact our Customer Service as soon as possible by **phone** at +357-22-278807, [Live Chat](#) or via our [Online Queries Form](#) for immediate and prompt assistance.

Our representatives are available to assist you through your concerns to reach to a fair conclusion.

#### Trading Query – Usually resolved within 48 hours

If you have a **trading query** relating for example to your trading account and the operation of this on our trading platform MARKETS.COM or with respect to our Terms and Conditions, you can submit a trade enquiry by submitting the [Online Trading Query Form](#). Please note that all trading enquiries must be logged with us as quickly as possible after the trading enquiry, need for clarification or issue have occurred.

A dedicated team of professionals is available to research and resolve your trading query the soonest – we are committed to responding the latest within 48 hours of receipt of your Trading Query. Once your trading query has been examined you will receive a full explanation of the circumstances and the outcome.

#### Formal Complaint – Process can take up to 2 months to resolve

You are entitled to submit a complaint at any time in your trading experience with us, where you may feel that our service has not met your satisfaction. Where any trading or other query has not been addressed or when you wish to submit a **formal complaint** at the initial or a subsequent stage, you can do so by completing the [Online Complaint Form](#).

Note that all the information included on the Online Complaint Form must be completed in order for our dedicated Quality Control Department to examine your complaint in an informed manner. We may request further information and/or supportive documentation during the review process. We ask for your valued cooperation in the review process of your complaint in order to complete our work and provide you with our feedback and response the soonest possible.

Your complaint will receive an impartial review to determine if we have acted fairly, within our rights and have met our contractual obligations to you. Note that your complaint will be given a unique reference number which will also be communicated to our regulator – the Cyprus Securities and Exchange Commission ("CySEC").

#### Data Protection or Privacy Queries/ Complaints

If you are having concerns regarding the privacy and safety of your personal data, you are entitled to submit a query or a complaint at any time during your business relationship with us. To submit a query, you may complete the [Online Queries Form](#). In case you wish to file a complaint you may proceed by submitting a [formal complaint](#) at any stage of time where concerns regarding your data privacy or data safety arise.

The process that we envisage will be followed in dealing with your complaint is as follows:

- We will acknowledge receipt of your complaint within 5 days.
- We will send you an initial response within 14 days following our acknowledgement of receipt of your complaint.
- We will send you a full written response informing you of a final decision within 21 days of receiving full information regarding your complaint and within 2 months from the submission of your complaint (whichever is the earliest).
- In the event that we are unable to complete our investigation within 2 months and provide you with a full written response, we shall inform you of the reasons for the delay. Full completion of our review and response to your complaint shall not exceed 3 months from the submission of your complaint.

If upon receipt of our final response on your complaint you are not satisfied or in case no response is received within the 3 months' timeframe, you can refer your complaint to the Financial Ombudsman of the Republic of Cyprus. For more information please visit <http://www.financialombudsman.gov.cy>. Alternatively, you may submit your complaint to the CySEC or other competent authorities. For the Cyprus Securities and Exchange Commission (CYSEC) you may visit <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>. Finally, you may refer to the relevant Cypriot Courts or Alternative Dispute Resolution (ADR) mechanisms.