

The logo consists of a solid red square with the text "BnkPro" centered inside it in a white, serif font.

BnkPro

BnkPro Europe Ltd

# Complaints Handling Procedure

Effective from 1 April 2022 (Version 1.0)

## Contents

1.	Welcome to BnkPro Europe Ltd by FxPro® Group .....	3
2.	About the Procedure .....	3
3.	How to express a grievance or make a complaint.....	3
4.	Treating customers fairly.....	5
5.	Information about us.....	5

Please read the Complaints Handling Procedure (the **Procedure**) carefully alongside our Terms and other policies that are available on our [website](#). It is important to keep this document to hand in case you need to refer to it.

## 1. Welcome to BnkPro Europe Ltd by FxPro® Group

- 1.1 Thank you for opening an electronic money (e-money) account and card with BnkPro Europe Ltd offered by FxPro® Group. These Terms form the agreement between you and us. Affiliate entities within the FxPro® Group may offer you other services, which will be subject to separate terms and conditions between you and the specific company.
- 1.2 The BnkPro offering is comprised of the BnkPro e-money account(s), card(s) and securities trading and investing, which can be managed through the BnkPro mobile app.

## 2. About the Procedure

- 2.1 By using the BnkPro mobile app, e-money accounts, and cards, you agree to the contents of this document, so we recommend that you read it carefully to understand everything that applies to you. But if you are not sure you can contact us. You can find our contact details in this document or on our [website](#).
- 2.2 If, at any time, you need another copy of this document, you will be able to find an updated version on our [website](#). If you prefer a paper copy of the same, you can always contact us, and we will send you one by post.
- 2.3 English language is the language for the Procedure. Any non-English version of this document is provided for translation purposes only.
- 2.4 Please refer to the 'BnkPro Europe Ltd Terms and Conditions' for any capitalised term, which has not been defined in this document.

## 3. How to express a grievance or make a complaint

### Grievance

- 3.1 If our service is not what you expected or we made a mistake, please give us a chance to sort things out by contacting us to let us know what the problem is. We will investigate what happened and we will try to put things right as quickly as possible.

3.2 You can contact us by email or phone:

<b>E-mail</b>	<a href="mailto:support@bnkpro.com">support@bnkpro.com</a>
<b>Phone</b>	+357 25 969 222

3.3 Our Support team will determine if your grievance can be resolved immediately or if it will require further investigation. If your query cannot be resolved immediately, we remain committed to do so promptly - usually within 3 Business Days.

3.4 If you are not satisfied with the response sent to you, then you may raise this further with the Compliance team by following the process indicated in the [Official complaint](#) section below.

### Official complaint

3.5 You can contact the Compliance team by email:

<b>E-mail</b>	<a href="mailto:compliance@bnkpro.com">compliance@bnkpro.com</a>
---------------	--

3.6 Complaints communicated to the Compliance team must be sent from your registered e-mail as soon as possible after the issue arises.

3.7 We will acknowledge your complaint within 3 Business Days and will respond in writing when our investigation is completed.

3.8 The complaint handling time limits vary depending on the nature of the complaint:

<b>What is the complaint about</b>	<b>Response time limits</b>
Payment services (e.g., bank transfers)	15 days
Personal Data issues	30 days
Most other complaints	90 days

3.9 Upon completing our investigation of your complaint, we will provide you - in writing – with a final response.

3.10 If we do not respond within the time limits set out above, we will provide you with the reasons and with an estimation of when we will be able to get back to you.

3.11 If we do not respond within the said time limits, or if you are unhappy with how we have dealt with your complaint, you can refer it to the Financial Ombudsman Service (**FOS**) by following certain steps outlined in their website. The FOS is an independent organisation that helps to resolve complaints.

<b>Website</b>	<a href="http://www.financialombudsman.gov.cy">http://www.financialombudsman.gov.cy</a>
<b>Phone</b>	+357 22 848 900

## 4. Treating customers fairly

- 4.1 We will always communicate with you in a fair and respectful manner.
- 4.2 Both our Support and Compliance teams will thoroughly examine any grievance or complaint to reach a fair outcome for you.

## 5. Information about us

- 5.1 Your App, Accounts and Cards are provided to you by BnkPro Europe Ltd member of FxPro® Group. BnkPro Europe Ltd is registered in Cyprus (Company number HE419655) and is authorised by the Central Bank of Cyprus under the Electronic Money Laws of 2012 and 2018 (Licence number 115.1.3.48).
- 5.2 The trading and investment services in securities are provided to you by FxPro Financial Services Ltd member of FxPro® Group. FxPro Financial Services Ltd is registered in Cyprus (Company number HE181344) and is authorised and regulated by the Cyprus Securities and Exchange Commission (Licence Number 078/07).
- 5.3 The business offices of BnkPro Europe Ltd and FxPro Financial Services Ltd are at 1 Karyatidon, Ypsonas, Limassol 4180, Cyprus.
- 5.4 You can contact us online or by phone.

<b>Website</b>	<a href="https://bnkpro.com">bnkpro.com</a>
<b>E-mail</b>	Support team <a href="mailto:support@bnkpro.com">support@bnkpro.com</a>  Compliance team <a href="mailto:compliance@bnkpro.com">compliance@bnkpro.com</a>
<b>Phone</b>	+357 25 969 222