



FxPro UK Limited

# Complaints Handling Procedure

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## 1. Introduction

- 1.1 The Complaints Handling Procedure (the **Procedure**) is provided to you alongside the FxPro Client Agreement and contains information on how we manage any complaint which may arise during your business relationship with FxPro UK Limited (**FxPro**).
- 1.2 FOR YOUR BENEFIT AND PROTECTION, PLEASE ENSURE YOU TAKE SUFFICIENT TIME TO READ THIS AND ANY OTHER ADDITIONAL DOCUMENTATION AND INFORMATION AVAILABLE TO YOU VIA OUR WEBSITE, PRIOR TO OPENING AN ACCOUNT AND/OR CARRYING OUT ANY ACTIVITY WITH US. YOU SHOULD CONTACT US FOR ANY FURTHER CLARIFICATION OR SEEK INDEPENDENT PROFESSIONAL ADVICE (IF NECESSARY).

## 2. Definitions and Interpretations

- 2.1 The following definitions and interpretations shall be considered in the context of this document:
- 2.2 **Complaint:** as defined in the FCA Handbook, means any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person, about the provision of, or failure to provide, a financial service or a redress determination, which:
- Alleges that the complainant has suffered (or may suffer) financial loss, material distress, or material inconvenience; and
  - Relates to an activity of that respondent, or of any other respondent with whom the company has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the FOS.
- 2.3 **FCA:** means the Financial Conduct Authority.
- 2.4 **FOS:** means the Financial Ombudsman Service.
- 2.5 **Eligible Complainant:** In accordance with the FCA glossary, an Eligible Complainant must be a person that is:
- a. A consumer;
  - b. A micro-enterprise;
  - c. A charity of an annual income of less than £1 million at the time of the complaint;
  - d. A trustee of a trust which has a net asset value of less than £1 million at the time of the complaint.

A complaint may only be dealt with under the Financial Ombudsman Service if it is brought by or on behalf of an Eligible Complainant.

### **3. Summary of the Procedure**

- 3.1 All complaints shall be addressed, in first instance, to our Customer Support Department using the contact details provided at the bottom of this document. We will deal with your complaint diligently and seek to provide an immediate resolution, no later than 3 business days after the date of your complaint.
- 3.2 If your complaint cannot be dealt with within 3 business days, we will send you an acknowledgement of receipt and your complaint will then be dealt with by the Compliance Department. We will aim to provide you with a final response within 8 weeks from the date of your complaint.
- 3.3 If we cannot provide you with a final response by the 8th week from the date of your complaint, we will provide you with the reasons and with an estimation of when we will be able to provide you with the final response, in writing.
- 3.4 If more than 8 weeks have passed from the date of your complaint without us having provided you with a final response, or you remain dissatisfied with our final response, you are entitled to refer your complaint, free of charge, to the FOS by following the steps outlined in their website at <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>.
- 3.5 Upon resolution of your complaint, we will provide you with a Summary Resolution Communication, in accordance with the FCA rules.

### **4. Treating Customers Fairly**

- 4.1 Both our Customer Support and Compliance departments shall thoroughly examine any complaint, together with any relevant information as required to reach a fair outcome for our clients and communicate with them in a fair and respectful manner at all times.