



Monecor (Europe) Limited Complaint Policy

September 2019

1. EXECUTIVE SUMMARY

Monecor (Europe) Limited (ex. Minden Investments & Insurance Advisers & Sub Agents Ltd) authorized and regulated by the Cyprus Securities and Exchange Commission (“CySEC”) under license number 096/08 (the “Company”).

2. OBJECTIVE

This Firm strives to provide you with the highest level of customer service. This Policy helps ensure the Company provides a fair and quick process for handling complaints that may arise from our relationship.

3. QUERY

If you are dissatisfied with the service provided by the Company, please contact our Customer Service team as soon as possible for prompt assistance at enquiries@etxcapital.com. The submission of complaints is free of charge. When handling a complaint, communication with the complainant shall be clear and in plain language that is easy to understand.

4. ACKNOWLEDGING YOUR COMPLAINT

Our complaints team will acknowledge receipt of your complaint within five (5) business day(s) from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint. Your complaint will be registered in our Internal Complaints Registry for the purposes of compliance with the Law, as well as for easy reference and retrieval.

5. HANDLING OF YOUR COMPLAINT

Once we acknowledge receipt of your complaint, we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information

Compliant Handling Procedure

relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium.

6. FINAL DECISION

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable). **Contact Details of the 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

If you are not satisfied with the Company's final decision you may check with the office of the Financial Ombudsman of the Republic of Cyprus and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint. In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period specified above you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when we ought to have provided you with our final decision.

Your rights to take legal action for any issue related to our Company, remain unaffected by the exercise or the use of the Company's complaints procedure.

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CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. **75.6% of retail investor accounts lose money when trading spread bets and CFDs with this provider.** You should consider whether you understand how CFDs work, and whether you can afford to take the high risk of losing your money.