

Complaint Handling Policy

Monecor (Europe) Ltd
Complaint Handling Policy

October 2021

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Complaint Handling Policy

1. EXECUTIVE SUMMARY

Monecor (Europe) Limited (the “Company, “we”, or “us), operating through the domain name ETXCapital, has adopted the following Complaints Handling Policy in order to ensure a fair and expeditious process for handling complaints.

The Company is authorized and regulated by the Cyprus Securities and Exchange Commission (“CySEC”) under license number 096/08 with its registered office at 5 Spatharikou, KSA Building, 1st Floor, Mesa Geitonia, Limassol 4004, Cyprus

2. OBJECTIVE

The Company 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 Customer Support at enquiries@etxcapital.com, as soon as possible for your prompt assistance. The Company’s Customer Support Department shall determine if your inquiry can be resolved immediately or if it will require further investigation. If you are dissatisfied with the outcome of the inquiry, then you may raise this further with the Compliance Department. The submission of complaints is free of charge. You can download the Complaints Form [here](#). All complaints shall be sent via email, to enquiries@etxcapital.com. It is required to include relevant information, such as your name and surname, your trading account number, the relevant transaction number where applicable, the date and time that the issue took place, your physical and e-mail address and an accurate description of the issue.

For clarification purposes, the Company may not be able to accept your complaint via any other means/channels.

4. COMPANY’S RESPONSIBILITIES

The Company is required to establish, implement and maintain effective and transparent procedures for the reasonable and prompt handling of complaints or grievances received from its clients. Upon receipt of a Formal Client Complaint through the Company’s online form, written acknowledgment will be sent to you by e-mail within five (5) business days from the date the complaint was received along with a Unique Reference Number. This acknowledgement will confirm that we are taking the necessary action needed to resolve the complaint, and will also provide an approximate timescale required in order to do so, which will not surpass two (2) months. During the investigation of the complaint, the Company informs the complainant of the handling process of his/her complaint.

5. ACKNOWLEDGING YOUR COMPLAINT

Our Complaints team will acknowledge receipt of your complaint within five (5) business day(s) from its submission and provide you the unique reference number. 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.

6. 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

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have submitted your complaint to us. During the investigation process, The Company 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 relating to your case. 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. This period of time cannot exceed three (3) months from the period of submission of the complaint.

7. 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).

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.

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

More information regarding the complaint procedure can be also found on <https://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>

8. RECORD KEEPING

All the documentation and/or information related to the Complaint shall be kept for a period of at least five (5) years, calculated on the day of the closure of the Complaint.

9. REVIEW OF THE POLICY

The Company will perform a periodical review of this Policy at least on an annual basis. The Company's Compliance Officer is responsible to keep this Policy updated, and in line with the law and regulatory requirements of the European Union and Cyprus, as well as CySEC's Directives and Circulars.