

COMPLAINT HANDLING PROCESS

It is the AvaTrade policy to provide the highest possible level of service to our customers. It is inevitable though that from time to time some customers may be dissatisfied with aspect(s) of the service AvaTrade provides and we acknowledge the right of customers to have any expression of dissatisfaction dealt with courteously, professionally and in a timely manner.

In the unlikely event that you have any reason to feel dissatisfied with any aspect of our service, in the first instance you should contact our customer services team, as the vast majority of issues can be dealt with at this level, via:

<http://www.avatrade.com/about-avatrade/contact-us>

Very often issues may arise as a result of misunderstandings and can be easily resolved by our customer services team.

If our customer services team is unable to resolve the matter or you feel that our service has not met your expectations and you wish to raise this issue as a formal complaint, you may then refer it to complaints@avatrade.com

- Please set out the complaint clearly, ideally in writing.
- We will provide you with a regular written update on the progress of the investigation of the complaint at intervals of not greater than 20 business days;
- We will attempt to investigate and resolve the complaint within 40 business days of having received the complaint;
- Where the 40 business days have elapsed and the complaint is not resolved, we will inform you of the anticipated timeframe within which we hope to resolve the complaint.
- We will advise you in writing, within 5 business days of completion of the investigation of a complaint, of the outcome of the investigation.

If you do not feel that your complaint has been resolved satisfactorily you are then able to refer your complaint to the Financial Services Ombudsman. The Financial Services Ombudsman is an independent organisation that was established to resolve disputes between financial institutions and their customers.

Any referral to the Financial Services Ombudsman must take place within six years of our final response letter to you, and you should also note that the Financial Ombudsman Service will not consider a complaint until we have had the opportunity to address the complaint.

For additional information on the Financial Services Ombudsman and the services it provides, please see its website at www.financialombudsman.ie. Alternatively you can contact the office on 1890 88 20 90 or write to: Financial Services Ombudsman, 3rd floor, Lincoln Place, Dublin 2, Ireland.