



# **COMPLAINT HANDLING POLICY**

## COMPLAINT HANDLING POLICY

Notesco Financial Services Limited (hereinafter the ‘Company’) aims to provide investment and ancillary services to its Clients.

### Definition

The Company classifies a complaint as any objection and/or dissatisfaction relating to the provision of any investment and/or ancillary service provided by the Company. The Compliance Department is responsible for handling Clients’ complaints.

### Submission of a Complaint

The Client should submit a complaint through the Complaints Portal on the Company’s website. The Company will issue a unique reference number, upon review of the submitted form, within 5 business days which is the timeframe set by the applicable law and CySEC Directive. The Client should use this unique reference number in any future correspondence with the Company, the Financial Ombudsman and/or CySEC.

Effective January 2016 (the effective date) the Company will only accept complaints submitted via the Complaints Portal. This Policy shall not apply to complaints submitted either prior to the effective date or to complaints submitted from the date the Policy is effective which are not new in terms of nature.

### Handling Procedure

- The investigation of the complaint is subject to the provision of the correct information by the Complainant.
- Within 8 weeks from the date of receipt of the complaint, a final response or a holding response will be sent to the Complainant explaining the findings of the investigation.
- In case where a holding response is sent to the Complainant, an explanation will be provided stating the reasons why the Company has not been able to resolve the complaint and an estimated time to resolve the issue will be provided.
- In case the Complainant is not satisfied with the Company’s final response, he/she can refer the complaint with a copy of the Company’s final response to the competent authorities for further investigation.

### Financial Ombudsman Service

The Financial Ombudsman website can be accessed via: <http://www.financialombudsman.gov.cy>

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