

# Complaints Handling Summary Policy

Effective Date: 11<sup>th</sup> March 2019

### Complaints Handling

We are committed to providing a high standard of service to our clients on every occasion. We do recognize however, that occasionally there may be circumstances where you are dissatisfied with the service that you receive from us and wish to raise a complaint. Normally, complaints arise from misunderstandings and most can be resolved quickly and easily. In the first instance please contact our Client Services Team. If, however, you are still unhappy and would like to escalate your complaint to our Compliance Officer, you may do so in writing by email or post, or by telephone.

Our contact details are:

**Email:** [support.trade.uk@z.com](mailto:support.trade.uk@z.com)

**Telephone:** +44 20 3950 1587 (09:00-17:00 Monday-Friday)

Please note that all calls are recorded for regulatory, training and quality control purposes.

To help us investigate and resolve your complaint as quickly as possible, please provide the following information:

- Your name, address and user name
- A clear description of your concern or complaint
- Details of what you would like us to do to put it right
- Copies of any relevant correspondence, such as emails
- A daytime telephone number where we can contact you

Our Compliance Officer will carry out an impartial investigation of your complaint to ensure that we have acted within our rights, fulfilled our obligations to you and treated you fairly. We will try to resolve your complaint immediately, and with minimum of inconvenience to you.

We will contact you initially to acknowledge your complaint and to give you details of who is handling your complaint and their contact details. Where we have not been able to respond by the following business day, we will provide an acknowledgement of your complaint within 2 business days. We will do our best to resolve your complaint to your satisfaction within 4 weeks. If we are unable to do so, we will write to you to explain what is happening with your complaint and when we expect to have an answer for you. After 8 weeks we will send you a final response or a progress report on your complaint if we still have not resolved the matter.

If you are still unhappy with the way that we have dealt with your complaint, you may refer the matter to the Financial Ombudsman Service (FOS), an official body who handles complaints that cannot be resolved satisfactorily between consumers (private customers and business customers with a turnover of less than £1 million per year) and a financial services business. You must refer your complaint to Financial Ombudsman Service within 6 months. This is a free service and further information can be found at: <http://www.financial-ombudsman.org.uk/>

If your complaint concerns an incident or incidents where you believe that a breach of your privacy or the data protection act has taken place and you are not satisfied with the way that

we have responded to your complaint, you may telephone the Information Commissioner's information and enquiries line on +44 1625 545 745.

**Language of Communications**

All GMO-Z.com Trade UK Limited legal documents are available in English and can be found on the English version of our corporate website. Translations into other languages are provided for referential purposes only. For the avoidance of doubt, the English version shall prevail in the event of any inconsistencies or ambiguities.