

## **CUSTOMER COMPLAINTS**

If during the terms of your agreement with Atlantic Securities Ltd (the ‘Company’), you are not fully satisfied with the financial product or the service offered, you may proceed in submitting a complaint. The Company maintains and implements a customer complaints’ policy and procedures for handling your complaints in a fair and effective way.

### **1. Making a complaint**

The complaint must be submitted in writing.

You may print the complaint form which can be found in our website and submit the filled-out form to any of the following means:

- By post to the following address:

General Manager  
Atlantic Securities Ltd  
37, Prodromou Str.  
1090 Nicosia  
Cyprus

- By fax at the following number: (+357) 22661914
- Via e-mail to the following address: [info@atlanticfs.com](mailto:info@atlanticfs.com)

When submitting your complaint, please ensure that you disclose the following information:

- Full name and postal address
- Identity card number / Passport number / Registration number
- Telephone number
- E-mail address
- Detailed description of your complaint
- The means in which you wish us to contact you (telephone / e-mail / post)

Please note that we will contact you in case we need any clarification or further information.

### **2. Receiving a complaint**

Within five (5) calendar days of receiving your complaint, we will send you a ‘Complaints Acknowledgement Letter’ which will include the **Reference Number** of your complaint. Please use this number in any future contact with the Company, the

Financial Ombudsman and/or the Cyprus Securities and Exchange Commission regarding your complaint.

### **3. Investigating a complaint**

Once we receive your complaint, we will forward it to the appropriate person in the Company for investigation. Depending on the nature and particulars of the specific complaint, we shall endeavour to find ways of resolving the issue and propose these to you as soon as possible and not later than two (2) months.

We are aware that certain complaints might need more time to investigate and resolve. In such a case we will contact you and inform you on the progress of the investigation and in any case, we will send you our final solution not later than three (3) months from the date of submitting your complaint.

### **4. Resolving a complaint**

Once the investigation is completed, we will contact you, via your chosen channel of communication, providing the proposed solution.

### **5. If you are not satisfied**

If you are not satisfied with our final solution and the actions taken in resolving your complaint or you do not receive an answer within three (3) months from the date of submitting your complaint, you may file a complaint with the Financial Ombudsman within four (4) months from the date of receiving our final solution or the expiry date we should have answered to you. Furthermore, you may inform the Cyprus Securities and Exchange Commission about the complaint submitted. For more details about the Financial Ombudsman and the Cyprus Securities and Exchange Commission please visit the following web pages: <http://www.financialombudsman.gov.cy/> and <http://www.cysec.gov.cy/>,