

TRADE CAPITAL

— UK —

COMPLAINTS HANDLING AND DISPUTES POLICY

TRADE CAPITAL UK (TCUK) LTD



Complaints Handling Policy and Disputes Policy

1. Introduction

Trade Capital UK (TCUK) Ltd (referred to as “we”, “us”, “our”, “ours”, “ourselves” and “the Company”) upholds effective and transparent procedures for prompt handling of existing and potential Retail clients’ queries and complaints, as part of our commitment to providing the best possible service to our clients, The Company maintains records of complaints and measures taken for complaint resolution, in line with applicable MiFID Legislation, UK MiFID Legislation and the Guidelines of the Financial Conduct Authority (FCA).

2. Account Queries

For any queries, concerns and/or technical/platform questions, you may contact the Company’s Customer Support department directly, which will address your issue within 48 hours (working hours) from the receipt of your request.

For any technical / platform queries, deposit or withdrawal queries, you may contact the Company’s Customer Support department directly, within a reasonable timeframe, but no later than 7 days from the date and time of the incident.

Any changes including but not limited to terms of platform’s use, change of fees, risk management actions shall be communicated to you by the Company in a form of a notification through the platform and/or via email and/or any other durable medium and/or via our website. In the cases where, a notification has been sent to you but you would still like to receive further clarifications, you may contact the Company’s Customer Support department directly, which will address your request, within a reasonable timeframe.

For more information please contact our Customer Support at Support@trade.com.

In the case that you are not satisfied with the response provided by the Company for the aforementioned issues or for any other issues, you may proceed with the submission of an official complaint following the relevant procedure, as described in the subsequent section.

3. Official Complaint Procedure

If you wish to lodge an official complaint, you must fill and submit, as described below, the [Complaints Form](#) with the following information:

- i. The Client’s name and surname;
- ii. The Client’s trading account number;
- iii. The affected transaction or number of transactions;
- iv. The date and time of the disputed issue/trade;
- v. A brief description of the issue; please note that a complaint must not include offensive language directed either to the Company or any of its employees;
- vi. Name of Company’s employee that the client had contact with and/or the relevant department;
- vii. Supporting evidence of the complaint.

The client shall submit the Complaints Form either electronically or by post, as explained below:

- Electronically at complaints@tradecapitaluk.com or by contacting the Customer Support Department at Support@trade.com
- By post at 12th Floor, 30 Crown Place, London EC2A 4EB, UK

Complaints submitted by Clients cannot be considered official unless the Complaints Form is duly completed with all the required information and it is accompanied by adequate supporting evidence (as necessary) for the Clients' claims.

The Company will acknowledge the official complaint within five (5) business days upon its receipt and provide you with a unique reference number which should be used in all your future contact with the Company, the Financial Ombudsman and/or the FCA regarding the specific complaint.

4. Final Decision for the Complaint

The Company shall make every effort to investigate your complaint and provide you with the outcome of our investigation/final decision within and not later than eight (8) weeks from the date of receiving the complaint. During the investigation process we will keep you updated of the handling process of your complaint. In case the Company is unable to respond to you within the aforementioned timeframe, you will be informed in advance, for the reasons of the delay and the period of time when the investigation would be completed which would not exceed three (3) months from the submission of the complaint.

When investigating your complaint, we will take into account the subject matter of your complaint, the evidence you have provided, the evidence on our records and relevant guidance from the Financial Conduct Authority (FCA) and from the Financial Ombudsman Service (FOS). We will write to you setting out the outcome of your complaint and supporting reasons, including details of how the Company has calculated any redress. We will also inform you that you may refer your complaint to the FOS if you remain dissatisfied and we will provide you with a copy of the [FOS explanatory leaflet](#). If you would wish to contact the FOS for examining your complaint, you will need to refer the case to them within six (6) months from the date of the Company's final response.

We assure you that the Company will treat all complaints with strict confidentiality.

5. Financial Ombudsman Service (FOS)

Following our investigation of your complaint, if you remain dissatisfied or if the Company has been unable to provide a final response to your complaint within eight (8) weeks of receiving it, you may refer the case to the FOS. The FOS is an independent service for settling disputes between financial firms and their clients free of charge. You may contact the FOS at:

Exchange Tower, London E14 9SR, UK

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Website: <https://www.financial-ombudsman.org.uk/>

6. Civil Legal Action

If you do not want to accept a decision by the FOS, as a last resort you may be able to take your case to court. You would usually start civil legal action in the county courts or High Court (in England, Wales and Northern Ireland), depending on the circumstances of the case.

This Policy was updated on April 5, 2022.