

# COMPLAINT HANDLING PROCEDURE

## 1. INTRODUCTION

- 1.1. TIOMARKETS CY Ltd (the “TIOMarkets” or “Company” or “we”) is a Cyprus Investment Firm (the “CIF”) incorporated in the Republic of Cyprus under the Department of the Registrar of Companies and Official Receiver, holding a Certificate of Incorporation with Number HE 399709.
- 1.2. TIOMarkets is authorised and regulated by the Cyprus Securities and Exchange Commission (the “CySEC”) ([www.cysec.gov.cy](http://www.cysec.gov.cy)), with License Number **TBC** and the operations of the Company are governed by the Investment Services and Activities and Regulated Markets Law 87(I)2017, as amended, which transposes the Directive 2014/65/ EU on Markets in Financial Instruments (“MiFID II”).

## 2. SCOPE AND PURPOSE

- 2.1. We, TIOMarkets CY Ltd (hereinafter, the “Company”), have adopted this Complaints Handling Procedure in order to ensure a fair and quick process for handling complaints, grievances or queries that may arise from our relationship received from Clients (referred to as the “Client”, the “Complainant”, “you”, “your” and “yourself”).

## 3. PROCEDURE

- 3.1. In case you are dissatisfied with our services, or if you have a query regarding your account or activity with us, you may contact the Customer Support Department via e-mail to [info@tiomarkets.eu](mailto:info@tiomarkets.eu) . Our Customer Support department will determine if your query can be resolved immediately or if it will require further investigation. If your query cannot be resolved immediately, we remain committed in resolving it in a prompt manner (usually within 5 business days).

The email should include the following:

- The client’s name and surname;
  - The client’s trading account number;
  - Clients register email with the company;
  - The date and time that the issue arose;
  - The affected transaction numbers, if applicable;
  - A clear description of the issue;
- 3.2. If you are not satisfied with the response to the query or grievance you received, then you may raise this further with the compliance department as an official complaint. The complaint will be considered official only once the Complaint Form is completed and submitted by email to [info@tiomarkets.eu](mailto:info@tiomarkets.eu) . The complaint form is available in the Client’s member area
  - 3.3. We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint.

- 3.4. Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.
- 3.5. We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. One of our customer support officers may contact you directly via email in order to obtain, where needed, further clarifications and information relating to your complaint. Please note that in case we do not receive any response from you within the period of five (5) business days, your complaint shall be considered as “waived/closed” and no further investigation shall be pending.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will inform you and indicate the causes of the delay and when the Company’s investigation is likely to be completed; this period of time will not exceed three (3) months from the submission of your complaint.

#### 4. FINANCIAL OMBUDSMAN SERVICE

- 4.1. Financial Ombudsman is an independent service for settling disputes between CIF’s and their clients. It is important to contact the Financial Ombudsman within 4 (four) months of receiving a final response from the Company otherwise the Financial Ombudsman may not be able to deal with your complaint.
- 4.2. In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period specified above you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when we ought to have provided you with our final decision.

##### Contact Details of the Financial Ombudsman of the Republic of Cyprus:

**Website:** <http://www.financialombudsman.gov.cy>  
**Email:** [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)  
**Postal Address:** P.O. BOX: 25735, 1311 Nicosia, Cyprus  
**Telephone:** +35722848900  
**Fax:** +35722660584, +35722660118

You may maintain your complaint with the Cyprus Securities and Exchange Commission. However please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint’s procedures referred to above.

#### 5. COMPANY’S CONTACT DETAILS

- 5.1. Clients shall communicate with the Company with the communication methods described within this policy and/or at the following address:

**Correspondence Address:**  
TIOMARKETS CY Ltd  
Athinon 80, 3040, Limassol, Cyprus

**Customer Service:**  
Phone: +357 25 251008  
E-mail: [info@tiomarkets.eu](mailto:info@tiomarkets.eu)