



## COMPLAINTS HANDLING POLICY

**T MARKETS EU LIMITED**

**v.2 – 07/2025**

T Markets EU Limited is a Cyprus Investment Firm, regulated by the Cyprus Securities and Exchange Commission (CySEC)

License Number: 208/13 / Registration Number: HE 291974

Registered Office Address: Agias Zonis & Thessalonikis, 1, NICOLAOU PENTADROMOS CENTER, Floor 7, Office 701-702, 3026, Limassol, Cyprus

## 1. INTRODUCTION

The Complaints Handling Policy (the “**Policy**”) outlines the procedures followed when dealing with complaints received from clients. T Markets EU Limited (the “**Company**”) undertakes to maintain effective and transparent procedures for the reasonable and prompt handling of Complaints received.

The Policy is an integral part of the Company’s Terms and Conditions and contains information on how the Company manages any complaint which may arise in the course of a business relationship with a client.

## 2. DEFINITION OF A COMPLAINT

A client complaint is an expression of dissatisfaction by a client regarding the provision of investment and/or ancillary services by the Company. A complainant is any person, natural or legal person, and is eligible to have a complaint considered by the Company if they have accepted the Company’s Terms and Conditions and has lodged a complaint. In case the Company receives a notice through the line of communication established by the Company to receive complaints, but which does not fall within the definition of 'complaint' above, can be characterized as an enquiry. This shall be categorised as an enquiry rather than a complaint and will be forwarded to the relevant department to be handled accordingly. The complainant maintains the right to request the re-classification of their enquiry as a complaint.

This Policy is in addition to the Company’s overarching general obligation to act honestly, fairly and professionally and in the best interests of its clients and to comply, in particular, with the principles set out in the above legislation when providing investment services and other ancillary services.

## 3. SUBMISSION OF A COMPLAINT

Clients who wish to file a formal complaint must do so by completing the Complaint Form that can be downloaded from the Company’s website’s Legal Documentation section.

The completed Complaint Form must be submitted to the Company by using any of the following options:

- Via Email to: [complaints@trademarkets.eu](mailto:complaints@trademarkets.eu)
- Via Post to: T Markets EU Limited, Agias Zonis & Thessalonikis, 1, NICOLAOU PENTADROMOS CENTER, Floor 7, Office 701-702, 3026, Limassol, Cyprus.

## 4. ACKNOWLEDGMENT OF A COMPLAINT

The Company will acknowledge receipt of the complaint within five (5) working days from the day of receipt of the complaint, indicating that the complaint is acknowledged, and shall provide the client with a unique reference number for the complaint.

The unique reference number should be used in all communications with the Company regarding the complaint, the Financial Ombudsman and/or CySEC regarding the specific complaint.

## 5. HANDLING OF COMPLAINTS

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Upon acknowledgment of receipt of the complaint, the Company's Compliance Department shall review it carefully, investigate the circumstances surrounding the complaint and attempt to resolve it without undue delay and to issue a final decision within two (2) months from the Company's receipt of the complaint, depending on the complexity of the case and the client's cooperation.

During the investigation process, the Compliance Department will inform the client whether the complaint has been successfully resolved or whether further clarifications and information relating to the complaint may be required from the client within the aforementioned timeframe, as necessary.

When an outcome/decision is reached, the Company will inform the client together with an explanation of the position and any remedial measures it intends to take (if applicable). Please note that the Company shall only communicate directly with the client, unless an authorised representative is appointed by the client, and the prerequisite evidence of such appointment is provided (e.g. a Power of Attorney).

In the event that the complaint requires further investigation, the Company will not issue a final decision within two (2) months, but will indicate the causes of the delay and inform the client that the final decision will be issued no later than three (3) months from the day that the Company received the submission of the complaint. A complaint will be deemed resolved or settled where the Company has sent, in writing, a final response.

During the investigation, the Compliance Department may contact the client directly to obtain additional information. In case the client fails to respond to such contact, then the Company will be entitled to consider the complaint as closed after the lapse of the three (3) months period from the date of the submission of the complaint.

## **6. FINAL DECISION**

When the Company reaches an outcome, it shall inform the client, together with an explanation of its position and any remedial measures the Company intends to take (if any).

If the client is not satisfied with the Company's final decision, he/she may submit the complaint to the Financial Ombudsman of the Republic of Cyprus and seek mediation for possible compensation. It is important that the client contacts the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving the Company's final response, otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with the complaint.

## **7. RECORD KEEPING**

The Company shall maintain a record of every complaint received from clients, with details of the investigation conducted, the final outcome, as well as the measures taken for the resolution of the said complaint.

The Compliance Department shall maintain the appropriate records, the relevant correspondence and documents related to the complaints and shall regularly monitor and review the Company's compliance with the applicable regulatory requirements for handling client complaints and the record keeping held.

More specifically, the Company shall document and maintain the following information in its

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records:

- the identity of the complainant who filed the complaint;
- the name of the employees who undertook to provide the service(s) to the complainant;
- the date of receipt of complaint/enquiry;
- the subject and full description of the complaint/enquiry;
- the remedial action taken, and/or further clarifications provided to the complainant.

## **8. ALTERNATIVE DISPUTE RESOLUTION (ADR)**

Pursuant to Art. 26 para 5 of the Delegate Regulation (EU) No. 2017/565, the complainant may use an alternative dispute resolution entity as defined in Article 4(h) of Directive 2013/11/EU of the European Parliament and the Council on consumer ADR.

The European Commission has set up an [online dispute settlement platform](#).

The online dispute settlement platform can be used by Clients for out-of-court settlement of disputes arising from sales contracts or service contracts concluded online.

## **9. CONTACT DETAILS FOR THE FINANCIAL OMBUDSMAN OF THE REPUBLIC OF CYPRUS**

- Website: [www.financialombudsman.gov.cy](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: +357 22848900
- Fax: +357 22660584 / +357 22660118

In the unlikely event that the Company was unable to provide a client with a final response within the three (3) month time period specified above, the client may contact the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when the Company communicated its final response.

## **10. CONTACT DETAILS FOR THE CYPRUS SECURITIES AND EXCHANGE COMMISSION (CYSEC)**

- Website: [www.cysec.gov.cy](http://www.cysec.gov.cy)
- Email: [info@cysec.gov.cy](mailto:info@cysec.gov.cy)
- Postal Address: 19 Diagorou Street, 1097 Nicosia, Cyprus
- Telephone: +357 22506600

The client may communicate the complaint with CySEC, however, please note that CySEC does not have restitution powers, and therefore, does not investigate individual complaints.

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

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