

Complaint Procedure

A complaint is an expression of dissatisfaction by a client regarding the provision of investment and/ or ancillary services provided by Credit Financier Invest (CFI) Ltd. (hereinafter referred as "the Company" or "us"). Should you have a complaint and/or dispute regarding the products or services provided by us.

The following details have to be documented:

- 1) The identity of the Client who filed the complaint or grievance.
- 2) The identity of the employee that undertook to provide the service to the Client.
- 3) The department to which the relevant employee relates to.
- 4) The date of receipt of the complaint or grievance.
- 5) The details of the complaint or grievance – full description.
- 6) The extent in financial terms of the potential loss that the Client claims has suffered.
- 7) The date and in summary, the content of the reply of the Company to the said complaint or grievance.

All complaints must be in writing and shall be addressed to the Administration/Back Office Department on the following email compliance@cfifinancial.com.cy for free of charge. In this respect, the Head of the Administration/Back Office Department shall establish a medium through which complaints or grievances are received and stored.

The Client is eligible to request an auditing process and or request a clarification for his auditing trades within a maximum of 2 working days. If the said time frame is exceeded the dealing or brokerage department are entitled to decline the client complaint or not to proceed accordingly.

After filing his complaint, the Client will receive an email within 5 working days from Administration / Back Office Department confirming receipt of the complaint and indicating the Client's unique reference number. The Client is advised to save his unique reference number since the same one will be used for the Company's internal records and follow up, for the Financial Ombudsman and for the records kept in the Cyprus Securities and Exchange Commission.

The complainant has the full right to directly submit his complaint to the [Financial Ombudsman](#), to the [Commission](#), to the relevant competent Courts or to any ADR mechanism*.

The Administration/Back Office Department should:

- 1) Send a response to the Client within maximum 2 months from the date of receipt of the complaint.
- 2) Resolve complaints based on the internal policies and procedures and the internal operation manual.
- 3) Inform the Client accordingly for the status of his complaint until an official reply will be sent to the Client.
- 4) Take into consideration any information related to the Client records and trading summary.

A complaint must not include offensive language directed to any of the Company's staff.
All complaints should be treated confidentially.

[Download Complaint Form](#)

*negotiation, mediation or arbitration

V.Apr.2019