

## CLIENT COMPLAINTS POLICY



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**In the event of a conflict between R Capital Solutions Ltd and a Client, terms expressed in English and expressed in any other language, the terms expressed in English shall prevail over those expressed in any other language.**

## **Introduction**

R Capital Solutions Limited (hereinafter, “the Company”) is an Investment Firm regulated by the Cyprus Securities and Exchange Commission (hereinafter, “CySEC”) with license number 246/14.

The Client Complaint Policy (hereinafter, the “Policy”) sets out the processes employed when dealing with complaints received from Clients.

A Client complaint is an expression of dissatisfaction by a Client regarding the provision of investment and/or ancillary services by the Company that did not resolved within 5 business days from receipt.

This Policy is an adjunct 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.

## **Procedure**

A Client can file a complaint by contacting the Compliance Department of the Company at [compliance@rcapitalsolutions.com](mailto:compliance@rcapitalsolutions.com) providing at a minimum the below listed information:

- **the identity of the Client who filed the complaint or grievance**
- **the identity of the employee that undertook to provide the service to the Client**
- **the department to which the relevant employee relates to**
- **the date of receipt of the complaint or grievance**
- **the details of the complaint or grievance – full description**
- **the extent in financial terms of the potential loss that the Client claims has suffered**
- **the date and in summary, the content of the reply of the Company to the said complaint or grievance**
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## **Resolving Client Complaints or Grievances**

Following the receipt of a complaint or a grievance, by the Company, the Head of the Administration/Back Office Department shall confirm to the Client the receipt of the complaint or a grievance and immediately make efforts to resolve the complaint or grievance within 5 working days.

In the event that the issue has not been resolved within 5 working days the Client will receive a unique complaint reference number and be informed that he should use the said reference number in all future contact with the CIF, the Financial Ombudsman and/or the CySEC regarding the specific complaint.

The Company will further inform the client that an initial answer/response to the complaint at hand should be expected four(4) weeks since the receipt of the complaint and that the Company will ensure that the complaint or grievance is resolved within eight(8) weeks from its receipt. In the event that the CIF is unable to respond within

two months, it informs the complainant of the reasons for the delay and indicates the period of time within it is possible to complete the investigation. This period will not exceed three months from the submission of the complaint.

If more than two months have passed from the date the complaint was filed and the Client has not received a final response, or the Client is dissatisfied with the final response received from the Company, then the Client is entitled to refer the complaint to the Financial Ombudsman of which the details are provided below.

**Mailing Address:**

13 Lord Byron Avenue, 1096 Nicosia, Cyprus

Contact telephone number:

+357 22848900

**Facsimile (Fax) numbers:**

+357 22660584

+357 22660118

**Contact E-mails:**

complaints@financialombudsman.gov.cy

fin.ombudsman@financialombudsman.gov.cy

**Website:**

[www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy)

The General Manager shall inform the Board as well as the legal advisor of the Company of all Client complaints or grievances brought to him, at least annually.

All decisions relating to Clients' complaints or grievances shall be communicated to Clients in writing (including electronic mail) and copies shall be retained by the Administration/Back Office Department.