

XTB Limited**Complaints Procedure for clients**

We, XTB Limited (hereinafter, the “Company”), have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship. The Company keeps a record of each complaint and the measures taken for the complaint’s resolution.

1. Inquiries

If you are disappointed with the Company’s services, or you have any inquiries regarding your account or trading activity with us, you may contact our Customer Support Department via live-chat, email or telephone.

The Company’s Customer Support Department shall determine if your inquiry can be resolved immediately or if it will require further investigation. In case, your inquiry required further investigation, we remain committed in addressing it and/or providing an outcome without undue delay.

If you are dissatisfied with the outcome of the inquiry, then you may raise this further with the Compliance Department following the process indicated in the following section.

2. Submitting your Complaint

An official complaint means a statement of dissatisfaction addressed to the Company by a complainant (natural or legal person) relating to the provision of investment services. Only a complaint submitted via the following ways shall be recorded as a Complaint by the Company and will be handled as such.

You may submit your complaint addressed to the Compliance Department of the Company who is authorized to handle and investigate complaints that may be submitted by the Company’s clients as per the procedures described in below.

You are encouraged to submit a complaint to the Company regarding the products and the services offered by XTB Limited in any of the following ways:

- a. By sending by post or delivering in person a letter which will include all of the following information: Name, Surname, Passport Number, Country of Residence, Legal Entity Name, Trading Account Number, Postal Address, City, Telephone Number including country Code, Email, Date of the complaints’ event, Name of Employee (if applicable) and the Description of the Complaint, to the following address: XTB Limited, Building: HIGHSIGHT RENTALS LTD, Pikioni 10, 3075 Limassol, Cyprus
- b. By submitting the [Complaints Form](#) electronically via the Company’s Client Portal.

3. Acknowledging your Complaint

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 communication with the Company’s Compliance department, the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint.

4. Handling of your Complaint

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.

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. During the investigation process will keep you updated of the handling process of your complaint. One of our officers

may contact you directly (including communication by email or phone) in order to obtain, where needed, further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing and sent it via electronic means of communication. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than three (3) months from the issuing of the holding response, depending on the complexity of the case and your cooperation.

Please note that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of two (2) months from the date of the submission of your complaint.

5. Final Decision

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedial measures we intend to take (if applicable).

If you are not satisfied with the Company's final decision you may check with the office of the Financial Ombudsman of the Republic of Cyprus in case, you are eligible to file a complaint with them and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response within the three (3) months 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
Postal Address:	P.O. BOX: 25735, 1311 Nicosia, Cyprus
Telephone:	+35722848900
Fax:	+35722660584, +35722660118

If you are not satisfied with the Company's final decision you may also maintain your complaint with the Cyprus Securities and Exchange Commission (CySEC). However, CySEC does not have restitution powers and therefore does not investigate individual complaints.

Contact Details of the Cyprus Securities and Exchange Commission:

Website:	http://www.cysec.gov.cy
General email:	info@cysec.gov.cy
Postal Address:	P.O. BOX 24996, 1306 Nicosia, Cyprus
Telephone:	+35722506600
Fax:	+35722506700