

Complaints procedure

- How can I complain?

If you have any complaint about the instrument or conduct of the distributor or the person you have spoken to, you may lodge your complaint free of charge and either:

1. You may raise Complaints, Disputes and Comments via email, **to the Risk Manager, who will be seeing into your complaint**, to the email address complaint@tmseurope.com

OR

2. You may send your complaint in writing and via mail to our “Complaints Department, TMS Europe Brokers Limited, 266 Ta Xbiex Seafront, Gzira GZR 1020, Malta”.

- What happens after I make a complaint?

We ensure that your complaint will be treated fairly, promptly, equally and efficiently. Transparency is guaranteed at any time throughout the whole procedure.

- Who will deal with my complaint?

TMS Europe has a staff which has been well trained for handling your complaint because we regard a complaint as an important feedback about our brokerage services and the well-functioning of our corporate strategies.

- How long will I wait to get a reply?

You will receive a reply to your complaint within maximum of fifteen working days from the day of the registration of the complaint. Where the investigation of the complaint necessitates more than the fifteen working days for completion, we will inform you with this delay together with the reason for such a delay. We will provide an indication as to when the investigation is likely to be completed. We will be making our best to provide you with a redress in the shortest time possible.

- If I am not satisfied, what can I do?

If you are not satisfied with the manner your complaint has been handled by us, you may refer your complaint to the Financial Arbiter, located at Office of the Arbiter for Financial Services,

First Floor, St Calcedonius Square, Floriana FRN 1530, Malta or through complaint.info@financialarbiter.org.mt.

What about my personal data?

TMS Europe respects your rights concerning the personal data, including the processing and protection of them, in fully compliance with the Malta Data Protection Act and other local and European relevant rules and regulations, including the General Data Protection Regulation.