

# COMPLAINTS HANDLING PROCEDURE

This Document on Complaints' Handling Procedure is effective from February 2021 and shall remain effective until a more recent version is released. Finalto Trading Limited reserves the right to amend or supplement this Document at any time. This Document does not replace our Client Agreement (Terms and Conditions of Trading) which we ask that you read carefully before you enter into any trading. The prevailing version of this Document is always available on our website [uk.opcmarkets.com](https://uk.opcmarkets.com).

**Spread bets and CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 77% of retail investor accounts lose money when trading spread bets and CFDs with this provider. You should consider whether you understand how spread bets and CFDs work, and whether you can afford to take the high risk of losing your money.**

Finalto Trading Limited Ltd is authorised and regulated by the Financial Conduct Authority (FCA), registration number 605305. Finalto Trading Limited is incorporated in England and Wales under company number 08663212 and whose registered address is at 11th Floor Broadgate Tower, Primrose Street, London, England, EC2A 2EW.

## How to submit your feedback?

### Queries and Complaints

Central to our corporate culture is Treating Customers Fairly (“TCF”). Finalto Trading Limited strives, through our trading platform OPCMarkets.com to provide you with the highest level of customer service and to build a strong and long-lasting service relationship with you. We view your comments, suggestions and concerns as matters of utmost importance for our business. We endeavor to address your feedback fully, recognizing that a client's feedback and/ or expression of dissatisfaction is an opportunity for us to improve by enhancing our products and level of service.

#### Query – Usually resolved within 48 hours

In the unlikely event that you feel dissatisfied with any area of the service provided by OPCMarkets.com, please contact our Customer Service as soon as possible by phone at +44-20-3150-0380, [Live Chat](#) or via our [Online Queries Form](#) for immediate and prompt assistance.

Our representatives are available to assist you through your concerns to reach to a fair conclusion.

#### Trading Query – Usually resolved within 48 hours

If you have a **trading query** relating for example to your trading account and the operation of this on our trading platform OPCMarkets.com or with respect to our Terms and Conditions, you can submit a trade enquiry by submitting the [Online Trading Query Form](#). Please note that all trading enquiries must be logged with us as quickly as possible after the trading enquiry, need for clarification or issue have occurred.

A dedicated team of professionals is available to research and resolve your trading query the soonest – we are committed to responding the latest within 48 hours of receipt of your Trading Query. Once your trading query has been examined you will receive a full explanation of the circumstances and the outcome.

#### Data Protection or Privacy Queries/ Complaints

If you are having concerns regarding the privacy and safety of your personal data, you are entitled to submit a query or a complaint at any time during your business relationship with us. To submit a query, you may complete the [Online Queries Form](#). In case you wish to file a complaint you may proceed by submitting a [formal complaint](#) at any stage of time where concerns regarding your data privacy or data safety arise.

#### Formal Complaint – Process can take up to 8 weeks to resolve

You are entitled to submit a complaint at any time in your trading experience with us, where you may feel that our service has not met your satisfaction. Where any trading or other query has not been addressed or when you wish to submit a formal complaint at the initial or a subsequent stage, you may raise the matter as a complaint with our Compliance team. Our team is available via e-mail [complaints@opcmarkets.com](mailto:complaints@opcmarkets.com). To help our team with the review of your complaint please make sure to provide us as much detail as possible in your initial e-mail, including:

1. Full name and Account number.
2. A description of your complaint, and the end result you would prefer.
3. Any documentation you have to support your complaint.
4. A contact phone number and e-mail address, where we can contact you.

We may request further information and/or supportive documentation during the review process. We ask for your valued cooperation in the review process of your complaint in order to complete our work and provide you with our feedback and response the soonest possible.

Your complaint will receive an impartial review to determine if we have acted fairly, within our rights and have met our contractual obligations to you. A final written response will be provided within eight weeks of the date the original complaint; however, we will work to resolve your complaint well within this timeframe.

If you have been classified under MiFID as an eligible client, and you feel that we have failed to satisfactorily resolve your complaint, then you are able to refer, and we encourage you to refer, your complaint the Financial Ombudsman Service. Any reference to the Financial Ombudsman Service must take place within six months of the final response from Finalto Trading Limited. To this end, if upon receipt of our final response on your complaint you are not satisfied or in case no response is received within the 8-week timeframe, you can refer your complaint to the Financial Ombudsman. The Financial Ombudsman Service will not consider a complaint until we have had the opportunity to address the complaint and exhausted all potential avenues of resolution with you.

The address of the Financial Ombudsman Service is:

Financial Ombudsman Service Exchange Tower  
London E14 9SR  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)