CLIENT COMPLAINT

Policy and Procedure

updated: 01/07/2026

1. Introduction and Purpose

Our Company is committed to providing the highest standard of service to our clients. However, we recognize that sometimes clients may be dissatisfied with our services. The purpose of this Complaint Handling Policy is to establish an effective and transparent procedure for dealing promptly with all complaints from existing and potential clients.

This Policy is drafted in accordance with the rules and regulations of the applicable regulatory licensing and aims to ensure that all complaints are handled fairly, efficiently, and with due diligence.

2. Definitions

2.1 Complaint – any oral or written expression of dissatisfaction, whether justified or not, made by or on behalf of a client about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress, or material inconvenience.

2.2 Complainant – any natural or legal person who submits a complaint.

2.3 Compliance Officer – the person designated by the Company to oversee the complaint handling process.

2.4 Final Response – the written decision sent to the complainant by the Company after completing its investigation, setting out the outcome of the investigation and the complainant's subsequent rights.

3. Complaint Handling Principles

The Company adheres to the following principles in handling all complaints:

3.1 Accessibility – ensuring that clients can easily understand the complaint submission process and submit complaints without difficulty.

3.2 Fairness – treating all complainants fairly and impartially, regardless of their status or relationship with the Company.

3.3 Efficiency – resolving complaints as quickly as possible within a reasonable timeframe.

3.4 Transparency – providing complainants with clear and comprehensible information about the complaint process, informing them of the investigation findings, and explaining the reasons for upholding or rejecting the complaint.

3.5 Accountability – maintaining records of all complaints and conducting periodic reviews to identify areas for improvement.

3.6 Continuous Improvement – using complaint data to improve services, systems, and processes, and to prevent future complaints.

4. How to Submit a Complaint

Clients may submit a complaint through any of the following channels:

4.1 Email: Send to complaints@fifomarkets.com

4.2 Telephone: Call the customer service hotline published on the Company's official website . +41447079650

4.3 Written Letter: Mail to the Company's registered address FIFO Markets Limited. Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia
4.4 Online Form: Submit via the online complaint form on the Company's website

4.5 Trade Disputes: If the complaint involves a trading dispute, please submit it via the trade review form and provide the exact disputed amount, if possible.

A complaint should include the following information:

- Your name, address, and account number or username
- A clear description of the complaint
- How you would like us to resolve the issue
- Copies of any relevant supporting documents (e.g., correspondence, trading records, screenshots)
- A daytime telephone number where you can be reached

Important Note: All trade disputes should be submitted as soon as possible after the dispute arises. For complaints concerning trading matters, please provide the precise disputed amount, using only numbers, periods, or commas.

5. Complaint Handling Procedure

5.1 Stage One – Internal Complaint Handling

Step 1 – Acknowledgment and Confirmation

Upon receipt of a complaint, the Company will send a written acknowledgment to the client within **[7]** business days. The acknowledgment will include:

- Confirmation that the complaint has been received
- A unique reference number (URN) assigned to the complaint
- The name of the person handling the complaint
- The expected time frame for resolution

Step 2 – Investigation

The Compliance Officer or a designated person will conduct a fair and independent investigation of the complaint. During the investigation:

- The Company may request additional information and/or documents from the client.
- The Company will review relevant trading records, communication logs, and account activity.
- The investigation aims to determine whether the Company acted fairly and within its contractual rights and whether it fulfilled its obligations.

Step 3 – Resolution

- The Company strives to resolve the complaint within **[30]** business days from receipt.
- If resolution cannot be achieved within that period, the Company will issue a final written response within **[8]** weeks from the date of receipt.
- The final response will state the Company's position, the conclusions of the investigation, and your subsequent rights.

5.2 Stage Two – External Dispute Resolution

If you are dissatisfied with the Company's final response, or if you have not received a final response within **[8]** weeks of submitting your complaint, you have the right to refer the complaint to an external dispute resolution body in the company's licensing jurisdiction.

Time Limit for Referring to an External Body:

- Must be submitted within **[6]** months of the Company's final response.
- The Financial Ombudsman Service will not consider a complaint until the Company has been given the opportunity to respond.

6. Complaint Recording and Reporting

6.1 Complaint Register

The Company maintains a centralized complaint register recording all complaints received, including:

- Date of complaint and unique reference number
- Complainant information
- Description of the nature of the complaint
- Processing status and key dates
- Final outcome
- Corrective measures taken, if any

6.2 Periodic Review

The Compliance Officer will regularly review complaint data to:

- Identify complaint trends and recurring issues
- Assess the effectiveness of the complaint handling process
- Propose improvements to prevent future complaints

6.3 Regulatory Reporting

In accordance with applicable regulations, the Company may be required to report complaint data to the relevant regulatory authority.

7. Confidentiality

All complaint information and related documents will be kept strictly confidential and accessible only to those personnel who need to handle the complaint.

8. Risk Warning

Forex and CFDs are complex financial instruments and, due to leverage, carry a high risk of rapid loss. Before trading, you should ensure that you understand how CFDs work and that you can afford to take the high risk of losing your money.

9. Contact Details

For complaint submission:

- Email: complaints@fifomarkets.com
- Telephone: +41447079650
- Address: Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia

Compliance Department:

- Email: compalince@fifomarkets.com
- Telephone: +41447079650
