



TrioMarkets™
TRUSTWORTHY TRANSPARENT TRADING

EDR Financial LTD

Complaints Handling Policy

UPDATED APRIL 2020



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TrioMarkets is a trading name owned and operated by EDR Financial Ltd, registered as a Cyprus Investment Firm (CIF) with the registration number HE336081. Licensed by the Cyprus Securities and Exchange Commission (CySEC) under license number 268/15 in accordance with Markets in Financial Instruments Directive II («MiFID II»). TRIOMarkets Head Office: Centro Office 301, Grigori Afxentiou 11. 4003 Limassol, Cyprus - Tel: +357-25030056 Fax: +357-25590955 - Email: info@triomarkets.eu - www.triomarkets.eu

COMPLAINTS HANDLING POLICY

EDR Financial Limited (hereinafter the «**Company**»), operating under the name TrioMarkets™, is an investment firm incorporated in Cyprus (HE 336081) and regulated by the Cyprus Securities and Exchange Commission (hereinafter «**CySEC**»), authorized to operate as a Cyprus Investment Firm (CIF) with license No. 268/15.

The Company operates under the Provision of Investment Services, the Exercise of Investment Activities, the Operation of Regulated Markets and Other Related Matters Law of 2017, Law 87(I)/2017, as subsequently amended from time to time (hereinafter the «**Law**») and in accordance with the Markets in Financial Instruments Directive II (MiFID II) of the European Parliament and of the Council. According to the Law, the Company is required to maintain and has established a Complaints Handling Procedure (hereinafter the «**Policy**»).

The policy sets out the method for the submission of complaints within the Company from its Clients, the processes taken aiming to resolve promptly and transparently any potential inconveniences which may occur in the course of its business with the Clients and the record retention procedure adhered to by the Company in relation to those complaints. All complaints shall be handled with confidentiality, and fairness. The Company shall take all necessary measures to efficiently resolve any matter arising from the provision of its investment and/or ancillary services to its Clients.

A complaint is an expression of dissatisfaction by Clients regarding the investment and/or ancillary services that have been provided to them by the Company. In the event that a Client is encountering such a dissatisfaction, then he is encouraged to follow the procedure described in this document.

This policy forms part of the Client's agreement, namely, the Terms and Conditions Agreement, thus the Client is also agreeing and is being bound by the terms of this policy, as set out herein.

COMPLAINT SUBMISSION PROCEDURE

1) HOW TO SUBMIT A COMPLAINT:

Where the client has any queries regarding the platform, costs/fees, or needs technical support please contact us at support@triomarkets.eu

The Clients wishing to submit a complaint are advised to complete a Complaints Form (accessible through the Company's website at the last page of this Policy) within the period of 12 months from the complaint event date and submit it in any of the following ways:

- **By phone**

Contact directly your personal Account Manager (Customer Support Department) at: +35725030056 for your issue to be best addressed. Our Customer Support Department will determine if your query can be resolved immediately or if it will require further investigation; if your query cannot be resolved immediately, we remain committed in addressing and/or resolving it in a prompt manner (usually within 48 business hours).

- **By electronic means**

Electronically fill out and sign the form that you may find at the end of this document and submit it electronically at the following e-mail address: contact@triomarkets.eu, using your registered e-mail address or that of your appointed representative's;

- **By post**

Fill out and sign the form that you may find at the end of this document and send it by post at TrioMarket's Head Office address: Centro Office 301, Grigori Afxentiou 11, 4003 Limassol. Please note that if you chose to send your complaint by post, receipt of the complaint might take up to 30 days.

2) REQUIRED INFORMATION:

For the Company to investigate your complaint or grievance, the following information is required: a) Full name; b) Contact information; c) Account identification number; d) Transaction or order number, if applicable; e) Date and time of the circumstances constituting the basis of the complaint; e) Identification numbers or relevant orders and positions; f) Description of issue;

3) WHAT HAPPENS NEXT?

The Company shall confirm receipt of your complaint and provide you with a unique reference number within five (5) working days via e-mail in your registered e-mail address.

This unique reference number shall be used for all future communication in relation to this matter between you as a Client, the Company, and/or the Financial Ombudsman, as applicable.

Company personnel may contact you directly to obtain further clarifications and/or information in relation to the complaint.

Your cooperation is required for the handling of the complaint in question.

4) COMPLAINT INVESTIGATION AND HANDLING:

Your personal Account Manager will guide you through, while the Company investigates the subject further. A reply on your issue shall be provided to you within two (2) months upon receipt of your complaint.

In the rare occasion where the Company is unable to resolve the issue within the aforementioned period of two (2) months, the Client shall be informed in writing of the delay and provide with the Client with an approximate or exact time of resolving the issue, depending on the complexity of the matter in question. That date shall not exceed three (3) months.

The complaint will be treated as settled if we do not hear from you within four (4) weeks of receiving the Company's final decision on the issue.

Additionally, in case where the Company's final decision in regards to the complaint does not fully satisfy your demands, you may contact the Financial Ombudsman of the Republic of Cyprus within four (4) months upon receipt of the Company's final response on the respective complaint.

Note however that the FO has the right to refuse the examination of any complaint if, amongst other reasons, that complaint has been submitted to the Financial Ombudsman twenty-two (22) months from the date on which the Client has become aware, or ought to reasonably be aware (according to the opinion of the Financial Ombudsman) of the action or omission of the financial undertaking or of the fact that he had a basis for the submission of a complaint.

Also note that if a client is a legal entity, trust or otherwise, different provisions may apply and you should become aware of the provisions of the relevant law.

Further information as to the procedure you need to follow can be found on <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain>.

When complaining, a Client should, at all times, use the unique complaint number that will be provided in the acknowledgement and/or response by EDR Financial Ltd.

In the event that you are not satisfied by the decision of the Financial Ombudsman, you may maintain your complaint through an Alternative Dispute Resolution (ADR) Mechanism and/or take civil action as an option of last resort.

RECORD RETENTION

The Company is required to keep a record of each complaint received as well as the measures taken for its resolution, and all relevant correspondence and documents related to complaints, for a period of five (5) years, or seven (7) upon CySEC's request.

AMENDMENT/REVIEW

The Company will not be obliged to notify its Clients individually of changes of this policy. The Clients should refer to the Company's website for the latest and most up-to-date version of the Policy, which will be applicable from the date of publication on the web.