

CIRCLE MARKETS



COMPLAINTS POLICY

2018





CLIENT COMPLAINTS POLICY

In the event of a conflict between Circle Markets Ltd (the Company) and a Client, terms expressed in English and expressed in any other language, the terms expressed in English shall prevail over those expressed in any other language.

Introduction

Circle Markets Ltd is a member of Financial Services Complaints Ltd (FSCL), FSCL are a not-for-profit external dispute resolution scheme, they resolve complaints against financial service providers, and are independent, fair and free for consumers.

The Client Complaint Policy (hereinafter, the "Policy") sets out the processes employed when dealing with complaints received from Clients.

A Client complaint is an expression of dissatisfaction by a Client regarding the provision of investment service by the Company that did not resolved within 5 business days from receipt. The Company undertakes and executes orders and instructions received from the Client by means of the trading platform, in connection with financial instruments, including commodity based derivatives and other securities, having as underlying assets transferable securities, stock market indices, foreign currency pairs, precious metals. The Company provides only this service.

This Policy is an adjunct to the Company's overarching general obligation to act honestly, fairly and professionally and in the best interests of its Clients and to comply, in particular, with the principles set out in the above legislation when providing investment services.

Procedure

A Client can file a complaint by contacting the Compliance Department of the Company at complaints@circlemarkets.com providing at a minimum the below listed information:

- a. the identity of the Client who filed the complaint or grievance
- b. the identity of the employee that undertook to provide the service to the Client
- c. the department to which the relevant employee relates to
- d. the date of receipt of the complaint or grievance
- e. the details of the complaint or grievance – full description



- f. the extent in financial terms of the potential loss that the Client claims has suffered
- g. the date and in summary, the content of the reply of the Company to the said complaint or grievance

Resolving Client Complaints or Grievances

Following the receipt of a complaint or a grievance, by the Company, the Company shall confirm to the Client the receipt of the complaint or a grievance and immediately make efforts to resolve the complaint or grievance within 5 working days.

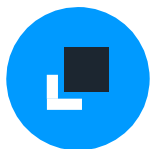
In the event that the issue has not been resolved within 5 working days the Client will receive a unique complaint reference number and be informed that he should use the said reference number in all future contact the Company, Financial Services Complaints Ltd (FSCL) and/or the Commission regarding the specific complaint.

The Company will further inform the client that an initial answer/response to the complaint at hand should be expected four (4) weeks since the receipt of the complaint and that the Company will ensure that the complaint or grievance is resolved within eight(8) weeks from its receipt. In the event that the Company is unable to respond within two months, it informs the complainant of the reasons for the delay and indicates the period of time within it is possible to complete the investigation . This period will not exceed three months from the submission of the complaint.

If more than two months have passed from the date the complaint was filed and the Client has not received a final response, or the Client is dissatisfied with the final response received from the Company , then the Client is entitled to refer the complaint to the Financial Services Complaints Ltd (FSCL) and/or the Commission.

All decisions relating to Clients' complaints or grievances shall be communicated to Clients in writing (including electronic mail) and copies shall be retained by the Company.

In order to address a question, to resolve a complaint regarding the Website or CIRCLE MARKETS Services, or to receive further information regarding the Services, please contact CIRCLE MARKETS using one of the following methods:



Circle **Markets**



8 Falls St,
Warkworth,
New Zealand,
0910



Telephone
+64 9889 1223
Skype:
moneyworking



E-mail:
info@circlemarkets.com