



Complaint Handling Procedures.

Recipient

1. You must inform the eligible complainant of the following when he first makes the complaint that;
 - a. he maybe if he chooses refer the complaint to the FOS (Financial Ombudsman service);and
 - b. You are sending a copy of Activtrades internal compliant handling procedures.
 - c. **FOS will not consider a complaint from a customer until the Firm concerned has had an opportunity to resolve the complaint.**
2. Simultaneously with step 1 record the following details in writing and pass it directly to Activtrades compliance officer as soon as practicable. The note must record:
 - a. Customers full name and address
 - b. Description of the relevant transaction(s);
 - c. Nature of the complaint in as much detail as possible (ideally the actual words used on the telephone or in the letter etc..) keep any correspondence or other documents secure;
 - d. Exact time and date of complaint

Within five days of complaint

- e. Acknowledge the complaint in writing to the eligible complainant;
 - f. Ensure the customer has been informed of the FOS in writing
 - g. Ensure that you have sent copy of Activtrades internal complaint handling procedures;
 - h. Proposed action resolve complaint
 - i. Resolution of complaint if satisfied within 24hours of it inception;
 - j. Include any other relevant information if you consider it helpful
3. Discuss the matter with al staff concerned to see if the complaint can be directly and instantly settled with the eligible complainant.

4. If the complaint cannot be immediately and directly resolved, make a full and quick investigation of the complaint and/or make proposals to resolve it.

Within 4 weeks

5. Send to the complainant a final response or a holding response, which explains why it is not yet in a position to resolve the complaint and indicates when Activtrades will make further contact (which must be within 8 weeks of receipt of the complaint). The final response from Activtrades should:
 - a. Accept the complaint, and where appropriate, offers redress; or
 - b. Offers redress without accepting the complaint; or
 - c. Reject the complaint giving reasons for doing so, and contain information about the right to refer the complaint to the FOS.
6. If you are personally involved in the transaction another manager must complete step 4 and 5 above.

Within 8 weeks

7. Discuss the results of the investigation and the suggested solution with the complainant. Keep written records of such proceedings. The following must be sent;
 - a. A final response letter, or
 - b. A response which:
 - Explains that Activtrades is still not in a position to make a final response, gives reasons for the further delay and indicates when it expects to be able to provide a final response; and
 - Informs the complainant that he may refer the complaint to the Financial Ombudsman Service if he is dissatisfied with the delay and enclose a copy of the Financial Ombudsman Service's explanatory leaflet.
8. Maintain a record of all customer complaints in accordance with DISP 1.5.1R.

Reporting complaints to the FSA (DISP 1.5.4R)

Activtrades must provide a report twice a year which includes the following:

- Total number of complaints by product type;
- Statistical breakdown of complaints closure; and
- Total outstanding complaints.

Will comply with all of the above requirements.

Activtrades Plc.