

Complaints Policy

OANDA EUROPE MARKETS LIMITED

OANDA Europe Markets Limited (OANDA) aims to provide its customers with the highest standard of service. However, we recognise that customers may on occasions be dissatisfied with some part of our service. OANDA is regulated in Malta by the Malta Financial Services Authority and is required to comply with the MFSA Conduct of Business Rulebook on Complaints Handling. These include the establishment of complaint-handling procedures for handling expressions of dissatisfaction received from customers.

Account Queries and Complaints

Queries or concerns can be received via the phone, letter, email or by any other form of communication. You must tell us as soon as possible about any concern— the sooner you inform us, the easier it will be to resolve the matter. In the first instance, you should try to resolve your concern through the usual customer service channels, as they are able to resolve the vast majority of concerns and very often issues arise as a result of misunderstandings and can be easily resolved. You will be asked to provide full details of your issue (for example the date and time of the disputed trade). The more information you can provide, the easier it will be to resolve the matter. Customer services will endeavour to resolve all such matters as soon as possible but in any event within 72 hours.

If our customer services team is unable to resolve the matter or you feel that our service has not met your expectations and you wish to make a formal complaint, you may then refer it as a complaint to our Compliance Department. Their role is to independently review all complaints constructively and sympathetically, ensuring that where we are at fault, things are put right at the earliest opportunity.

Please set out the complaint clearly, ideally in writing. The Compliance Department will carry out an impartial review of the complaint with a view to understanding what did or did not happen and to assess whether we have acted fairly within our rights and have met our contractual and other obligations.

Once the Compliance Department receives your complaint, the following procedure will be followed:

- a) The receipt of your complaint will be acknowledged in writing;
- b) In case your complaint was received orally, the Compliance Department shall make a written summary of your complaint and request you to confirm in writing the said summary;
- c) The Compliance Department, after investigating the history of your complaint, will provide you with a written response within fifteen working days of receiving your complaint;
- d) Where the investigation of your complaint is not completed within fifteen days from receipt of the complaint, the Compliance Department shall:
 - i. inform you about the causes of the delay;
 - ii. provide you with an indication as to when the investigation is likely to be completed.

Please email: complaints@oanda.com or write to: Compliance Department: Office 11, J Block, Savoy Gardens, Triq d'Argens, Gzira GZR 1362, Malta.

If, after receiving the response from the Compliance Department, you still do not feel that your complaint has been resolved satisfactorily, you may then refer your complaint to the Office of the Arbitrator for Financial Services (AFS). The AFS is an autonomous and independent body

setup in terms of Act XVI of 2016 of the Laws of Malta. It has the power to mediate, investigate and adjudicate complaints filed by customers against financial services providers. Details of the AFS will be provided in the final response or summary resolution to your complaint. Any referral to the AFS must take place within two years of your first written complaint to us.

You should also note that the charge for lodging a complaint with the Office of the Arbiter for Financial Services is €25 which is reimbursable in full if:

- You decide to withdraw your complaint, or
- We agree on a settlement of the complaint.

The AFS may be contacted at:

By mail:

Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN1530
MALTA

By email:

complaint.info@financialarbiter.org.mt

By phone:

Freephone 80072366 or (+356) 21249245