



Royal
Chartered Bankers

COMPLAINTS HANDLING PROCEDURES

Introduction

1. The Company acting in its capacity as an Investment Firm and in accordance with the provisions of the Law is required to have in place and disclose to its Client's a Complaints' Handling Procedure (the "Procedure"), which is described in this document.
2. We recognize that, as in all organizations, from time to time things can go wrong and we may not provide the standard level of service that we have set. We are especially keen to hear about such instances, since they give us the opportunity to set things right, learn from our mistakes and improve our services.

Scope

1. The purpose of the "Procedure" is to set out the internal complaint resolution system and procedures, which the Company has established, maintains and follows for the resolution of complaints.
2. Accordingly as part of our Company's mission to provide the best possible service to our Clients, we uphold effective and transparent procedures for complaint handling for all existing and potential Clients.
3. The Company will deal with your complaint in a prompt, fair and efficient manner. We will follow the procedures outlined below.

Complaint

1. A complaint for the Purpose of this "Procedure" is defined as any written expression of dissatisfaction whether justified or not, from or on behalf of a person about the provision of, or failure to provide, a financial and/or ancillary service or a redress determination which alleges that the Complainant has suffered (or may suffer) financial loss, material distress or material inconvenience
2. A Complainant is a natural or legal person who is presumed to be eligible to have a complaint considered by the Company and who has already lodged a complaint.
3. A complaint must be filled on Website and will be reviewed by our Support Team.



Complaint Form:

Full Name	
Account Number	
Phone Number	
Email	
Subject	
Contact Person At Royal Chartered Bankers	
Description of the complaint	

4. A complaint must not include offensive language directed to either the Company or a Company's employee.

Procedure

1. All complaints must be filled on our website or must be addressed, to the Customer Support Department (hereinafter the "Department") of the Company via email to support@rcbankers.com in the same format of the Complaint Form Above.

2. The Company will not be able to handle or investigate a complaint if the requirements included in previous paragraph above are not fulfilled. In such an event, the Company shall contact back the Client and request him to send any additional and supporting information. The Company shall need the Client's cooperation in order to handle the complaint.
3. Upon receipt of the complaint, the Department shall record the complaint and issue a ticket to the Client.
4. The Company shall thoroughly examine all complaints as required (taking into account any information contained within the books and records of the Company, including but not limited to the Client's trading account history) without undue delay.
5. The Company will treat each complaint with reasonable care and reach a fair outcome.
6. Upon receiving the complaint, the Company will inform the complainant within three (3) business days that it had received the complaint and provide him with a unique reference number, which shall correspond solely to his complaint and it must be used throughout his correspondence with the Company regarding the specific matter and/or complaint.
7. The Company shall send its initial response to the Client within six (6) business days from the actual receipt of the complaint. If the complaint requires further investigation and it cannot be resolved it within six (6) business days, it will issue a holding response in writing or in another durable medium. When a holding response is sent, it will indicate when the Company will make further contact and inform the Client on the progress of the investigation.
8. Upon completion of the investigation the Company shall send a written notice to the complainant informing him the outcome of the investigation along with the reasons for reaching such a decision or if applicable the nature and terms of any offer and/or settlement.
9. If the Company does not manage to conclude its investigation and/or respond to the complainant within 6 business days for regular complaints or 30 business days for complaints with holding response issued from the date of receipt of the complaint, the Company shall send a written notice explaining the reasons for not reaching a decision and/or concluding the investigation yet, the reasons for the delay as well as indicate the period of time within it shall be able to complete the investigation.
10. If a complaint is resolved in favor of the Client, the Company shall promptly ensure the full and appropriate level of compensation to be offered to the Client without any delay.



Principles

1. All complaints shall be treated confidentially
2. The Company shall handle Client's complaints in a timely and fair manner
3. The company shall take all reasonable steps to investigate and respond promptly to any complaints
4. The Company shall use its best attempts to provide the best service to its Clients