



COMPLAINTS PROCEDURE FOR CLIENTS

Streams Financial Services Ltd
License Number 376/19

Initial Document Issue Date: August 2019

Current Version: August 2019

Approved by: Board of Directors

Last Review Date: N/A

Version: 1.0

Complaints Procedure for Clients



We, Streams Financial Services Ltd (hereinafter, the “Company”), have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

1. SUBMITTING YOUR COMPLAINT

You may submit your complaint in writing and addressed to the Compliance Officer of the Company who is authorized to handle and investigate complaints that may be submitted to them from our Clients.

You are encouraged to use the [Complaints Form attached here in](#) and submit it in the following way: By submitting the [Complaints Form](#) electronically at the following email address:

compliance@streamsfx.com

2. ACKNOWLEDGING YOUR COMPLAINT

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint and provide you with the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/ or CySEC regarding the specific complaint.

3. HANDLING OF YOUR COMPLAINT

Once we acknowledge receipt of your complaint, we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company’s investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and your cooperation.

4. FINAL DECISION

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable).

A. Contact Details of the Financial Ombudsman of the Republic of Cyprus:

CONTACT DETAILS OF THE FINANCIAL OMBUDSMAN OF THE REPUBLIC OF CYPRUS	
Website	http://www.financialombudsman.gov.cy
General email	complaints@financialombudsman.gov.cy
Postal Address	PO BOX: 25735, 1311 Nicosia, Cyprus
Office Phone	(+357) 22 848 900
Fax	(+357) 22 660 584; (+357) 22 660 118

If you are not satisfied with the Company's final decision you may check with the office of the Financial Ombudsman of the Republic of Cyprus in case, you are eligible to file a complaint with them and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period specified above you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when we ought to have provided you with our final decision.

B. Contact Details of the Cyprus Securities and Exchange Commission:

CONTACT DETAILS OF THE CYPRUS SECURITIES AND EXCHANGE COMMISSION	
Website	http://www.cysec.gov.cy
General email	info@cysec.gov.cy
Postal Address	P.O. BOX 24996, 1306 Nicosia, Cyprus
Office Phone	(+357) 22 506 600
Fax	(+357) 22 506 700

You may maintain your complaint with the Cyprus Securities and Exchange Commission. However, please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint's procedures referred to above.

Any translation of the English version of this Agreement is provided for convenience only and only the English version shall be legally binding.



COMPLAINT FORM

No. of The Form: _____

Client's Name: _____

Account ID: _____

Address: _____

Email: _____

Description _____

Date: _____

Signature: _____

Please enclose any evidence and relevant documentation. Submit the form to complaints@streamsfx.com or by fax at or via post to 284 Arch. Makarios III Avenue, 3105, Limassol, Cyprus

Internal Use Only Employee handling the complaint: _____

Position: Date of Receipt: _____

Date of response: _____

Result and Date of final resolution: _____
