

# Complaints Policy

This document sets out Spread Co Global Markets' policy of receiving and dealing with complaints made by our clients. Spread Co Global Markets is committed to treating its customers fairly and to ensuring that any complaints that you may have about the products or services provided to you by Spread Co Global Markets are dealt with quickly and fairly. If you have any questions about this document or on your rights of complaint to Spread Co Global Markets, please do not hesitate to contact our Compliance Department, who have responsibility for oversight of the Company's compliance in relation to client complaints.

## 1. Making a Complaint

If you are a client or a potential client of Spread Co Global Markets and are a private individual or represent a business which employs fewer than 10 persons, has a turnover or annual balance sheet that does not exceed EUR 2M at the time the complaint is made to us and you are dissatisfied with any aspect of your dealings with Spread Co Global Markets, you have the right to complain to us. You may make such a complaint in writing, over the telephone, or in any other usual method of communication which is convenient for you. You should notify us by:

Email: Client Services [cs@spreadcogm.com](mailto:cs@spreadcogm.com)

Post: Client Services, Artemis House, Fort Street, Grand Cayman KY1-1111, Cayman Islands.

## 2. Dealing with your Complaint

As soon as Spread Co Global Markets receives your complaint, it will be referred to the relevant department within our business and if required, you will be contacted and asked to provide as much information as you can in relation to the complaint. We will endeavour to resolve the complaint to your satisfaction within three business days of receiving it.

If we are unable to resolve your complaint within three business days of receiving it, we will acknowledge your complaint in writing and a member of our Compliance Department will be appointed to oversee and handle our investigation. We will keep you up to date as matters progress. You are free to contact us at any time if you have any questions.

At the earliest opportunity and within eight weeks of receipt of your complaint we will send a final written response to you which either:

- i. Accepts the complaint and, where appropriate, offers redress or remedial action; or
- ii. Offers redress or remedial action without accepting the complaint; or
- iii. Rejects the complaint and gives our reasons for doing so; or
- iv. Explains why it is not possible to make a final response and indicates when we expect to be able to do so.

At this point, should you be in any way dissatisfied with the resolution of any dispute, you have the right to refer the matter to the Cayman Island Monetary Authority ('CIMA') at: <https://www.cima.ky/complaints-procedure>. We shall handle and manage all complaints in accordance with the SIB Laws and Regulations and shall ensure that all complaints are responded to in writing within 14 days of receipt of such complaints.

If you accept Spread Co Global Markets' decision you should inform us of this, but if you do not do so within eight weeks, the case will be considered closed.

## 3. Right to Refer to the Cayman Islands Monetary Authority

The complainant has the right to refer the matter to CIMA if the response provided by Spread Co Global Markets is not considered satisfactory. Please note that CIMA will not consider a complaint until we have had the opportunity to address the complaint.

CIMA's Service address is the following:

P.O. Box 10052, Grand Cayman KY1-1001, Cayman Islands. Access the [CIMA](https://www.cima.ky) website.

You can access more information regarding complaints to CIMA at the following link: <https://www.cima.ky/complaints-procedure>