

Complaints Handling Manual



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1. Introduction

The Website of Nessfx.com is owned and operated by FXNET Limited. FXNET Limited (the 'Company') is a Cypriot Investment Firm (CIF) which is authorized and regulated by the Cyprus Securities and Exchange Commission ('CySEC'), under license number 182/12, incorporated and registered under the laws of the Republic of Cyprus (Certificate of Incorporation No. 300624), registered office at 4 Theklas Lysiotti St, Harmony House, Office 31, 3rd floor, 3030 Limassol, Cyprus.

2. Scope

The Complaints Handling Manual (the 'Manual') sets out the process and the procedure adopted by the Company for the reasonable and prompt handling of complaints or grievances received from its Clients.

3. Queries and Grievances

3.1 If you are dissatisfied with our services or if you have questions regarding your Account or your activity with us, you may contact our Customer Support Department via live chat, e-mail (support@nessfx.com.com) or telephone (+357 25 108 111). Our Customer Support Department will determine if your query or grievance can be resolved immediately or if it will require further investigation. If we cannot resolve your query/grievance immediately, we remain committed in addressing and or/resolving it in a prompt manner. Our Customer Support Department is usually able to resolve a query/grievance within 48 working hours, unless we have a sufficient reason to believe that your query/grievance is of a complex nature and requires additional investigation.

3.2 Queries and grievances communicated to the Customer Support Department must be received from the Client's registered e-mail address (or the Client's Authorized Representative) as soon as possible after the subject matter of the query/grievance arose.

3.3 Queries and Grievances of a Complex Nature

Once you submit to us a query or a grievance of a complex nature, the following procedure will be implemented:

3.3.1 Upon receipt of your query/grievance, will send you a written acknowledgment (via e-mail), confirming that we have received your query/grievance and we are investigating it. You shall receive the abovementioned acknowledgment within 24 working hours.

- 3.3.2** A response to your query/grievance will be provided to you within five (5) working days counting from the day when a written acknowledgment has been sent to you.
- 3.3.3** If you are not satisfied with the Customer's Support Department response to your query/grievance, then you may rise this further with the Compliance Department following the process indicated in the Official Complaints section of this Manual.

4. Official Complaints

4.1 Definitions

- 4.1.1** An Official Complaint (the 'Complaint') is a statement of dissatisfaction addressed by the Complainant to the Compliance Department, as indicated in the Company's procedure.
- 4.1.2** As a Complainant, we understand a Retail Client who is eligible for filing a Complaint to the Company.
- 4.1.3** A Complaint must include:
- The Client's name and surname,
 - The Client's Trading Account Number,
 - The affected transaction(s) number(s), if applicable,
 - The time and the date that issue arose,
 - An accurate, detailed description of the issue,

The Client is also encouraged to provide us with any supporting documentation or other material that may assist the Compliance Department in the resolution of the Complaint.

4.2 How to File an Official Complaint

- 4.2.1** To file a Complaint the Client shall electronically submit a Complaint Form (the 'Form'), which is available on the Company's Website or contact our Compliance Department at complaints@nessfx.com.
- 4.2.2** Complaints communicated to the Compliance Department must be received from the Client's registered e-mail address (or the Client's Authorized Representative) as soon as possible after the subject matter of the Complaint arose.

4.3 Complaints Handling Procedure

- 4.3.1 Once we will receive your Complaint, we will provide you with a written acknowledgment (via e-mail), confirming that we have received your Complaint and we are investigating it. You shall receive the abovementioned acknowledgment within five (5) working days along with the Unique Reference Number (URN) allocated to your Complaint.
- 4.3.2 We will investigate your Complaint and reply to you within two (2) months, informing you about the outcome of our investigation and providing you with our Final Response regarding your Complaint.
- 4.3.3 In the unlikely event, when we are unable to provide you with the Final Response within two (2) months, we will contact and inform you about the reasons of such delay. Additionally, we will also indicate the timeframe required to complete our investigation. The overall period of handling your Complaint shall not exceed three (3) months.
- 4.3.4 If you are not satisfied with our Final Response to your Complaint, then you may rise this further with the Financial Ombudsman of the Republic of Cyprus, following the process indicated in the 'Submission of Complaints to the Financial Ombudsman' section of this Manual.

5. Submission of Complaints to the Financial Ombudsman

- 5.1 The Financial Ombudsman is an independent service for settling disputes between Cyprus Investment Firms (CIF's) and their clients.
- 5.2 If you are not satisfied with our Final Response to your Complaint you may contact the office of the Financial Ombudsman of the Republic of Cyprus to verify if you are eligible to file a complaint and seek mediation for possible compensation.
- 5.3 It should be noted that you shall contact the Financial Ombudsman within a period of four (4) months from the date you have received a Final Response from us otherwise the Financial Ombudsman may not be able to deal with your complaint.
- 5.4 Further information can be found on: <http://www.financialombudsman.gov.cy/>
- 5.5 Please make sure that you provide your Complaint's Unique Reference Number (URN) when you address your complaint to the Financial Ombudsman.
- 5.6 If you are not satisfied and do not want to accept a decision taken by the Financial Ombudsman, as a last resort, you may be able to take your case to court and initiate a legal action.