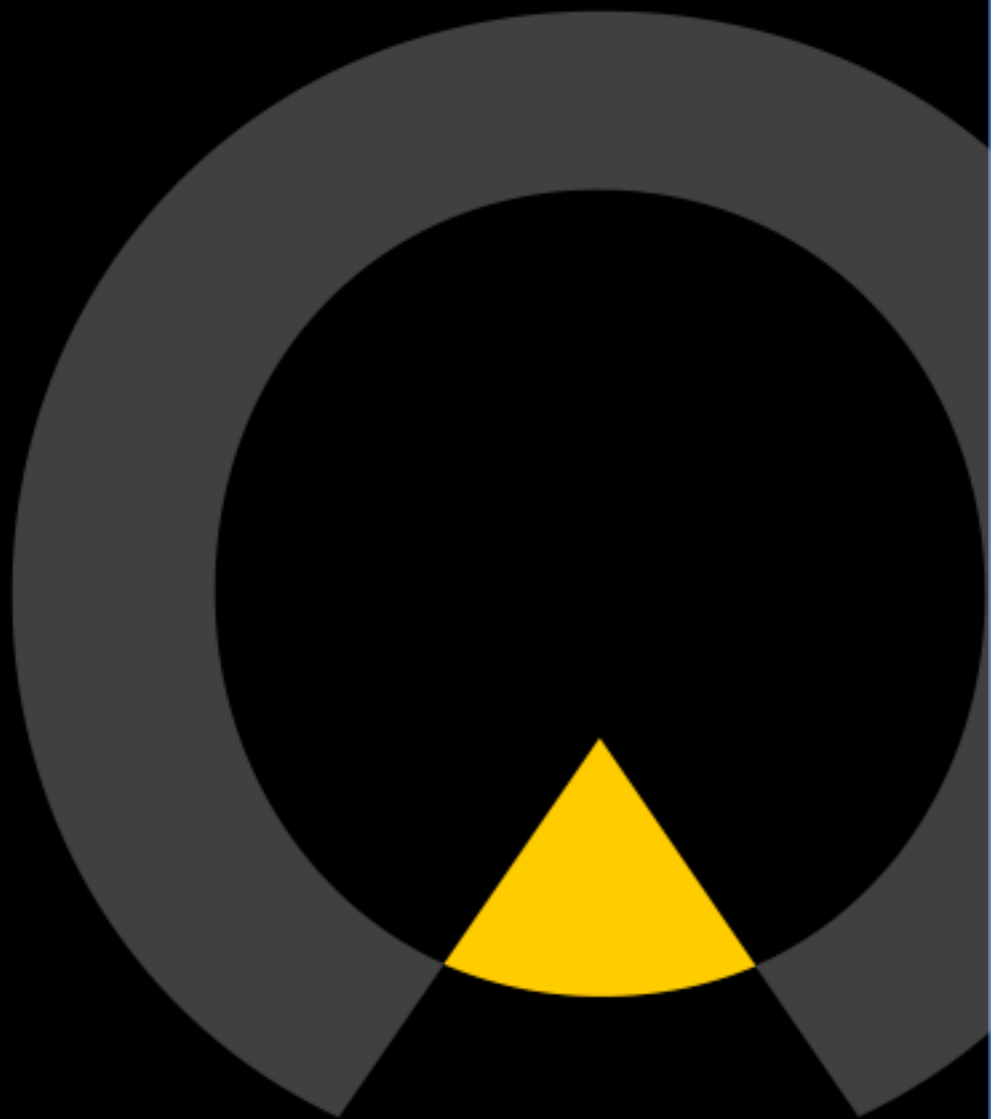


INFINOX Capital Ltd COMPLAINTS HANDLING PROCEDURE



Update: March 2017

INFINOX Capital Ltd
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CLIENT AGREEMENT

RISK WARNING:

Trading leveraged derivative products such as Foreign Exchange (Forex), Contracts for Difference (CFDs) or other financial derivative products carries a high level of risk to your capital. All these products, which are leveraged derivative products, may not be appropriate for all investors. The effect of leverage is that both gains and losses are magnified. The prices of leveraged derivative products may change to your disadvantage very quickly, it is possible for you to lose more than your invested capital and you may be required to make further payments.

Before deciding to invest in any financial product, you should carefully consider your investment objectives, trading knowledge and experience and affordability. You should only trade in Forex and CFDs if you have sufficient knowledge and experience of the risky nature of the products, the risks involved in trading such products and if you are dealing with money that you can afford to lose. You should seek independent professional financial advice if you are in any doubt.

1 Introduction

- 1.1 This Complaints handling procedure summarises the process of how you can refer your complaints to INFINOX Capital Ltd (also referred to as “INFINOX”, the “firm”, “us”, “we” and “our”) which will take steps to deal with your complaint promptly, in the best possible way and to achieve a fair outcome for its clients (also referred to as the “client”, “you”, “your” and “yourself”).
- 1.2 As an FCA authorised and regulated Forex broker, we employ a culture of Treating Customers Fairly and we ensure clients’ interests are at the heart of our business. Our aim is to provide a high level of service to all our clients all of the time and ensure our clients are treated fairly. We value all feedback and use it to enhance our products and services.
- 1.3 We appreciate that from time to time, things may go wrong or there may be misunderstandings or you may be dissatisfied with some aspect of our service. We are very committed to dealing with your queries and your complaints positively and sympathetically. Where we are at fault, we aim to put things right at the earliest opportunity.
- 1.4 Please note that Complaints are where you have expressed dissatisfaction about INFINOX’s provision, or failure to provide a financial service, or where your initial query was not resolved to your satisfaction and you remain dissatisfied. Should this be the case, please refer to the Complaints handling process explained below and the contact details where complaints should be directed.
- 1.5 Alternatively, if you have a trade query about a particular trade or number of trades on your trading account, or if something doesn’t look right and you would like to ask us a question, you may contact our INFINOX Client Support Team as soon as possible on the below contact details with details of your trade query. As soon as we receive your trade query, our Client Support Team



will determine whether your query can be resolved quickly or if it will require further investigation. Most client queries can be resolved immediately or within 24 hours. If your query requires further investigation and cannot be resolved within 24 hours, we will be in regular contact with you until your query has been resolved as soon as practicable possible.

Email: support@infinox.com

Telephone: +44 (0)203 713 4490

2 Do you have a Complaint?

- 2.1 If for any reason you feel dissatisfied with the provision of any of our financial services, or your trading account, or a particular trade or number of trades, or where your initial query was not resolved to your satisfaction, or anything else, please contact us as soon as possible on the following contact details with details of your complaint:

Email: support@infinox.com

Telephone: +44 (0)203 713 4490

3 Complaints handling process

- 3.1 Our Client Support Team will determine whether your complaint can be resolved quickly or if it will require further investigation. If your complaint cannot be resolved within 72 hours as it requires further investigation, your complaint will be escalated to our Compliance Department to carry out the further investigations.
- 3.2 In all instances, the Client Support Team shall send an initial response to you within 24 hours acknowledging receipt of your complaint, will carry out a thorough investigation and will aim to resolve your complaint as soon as reasonably practicable within 72 hours. Client Support Team will then determine one of the following:
- 3.2.1 Your complaint can be resolved within a 72 hour period and a final response will be issued to you by our Client Support Team informing you how your complaint is resolved, along with a 'Summary Resolution Communication,' which informs you that should you subsequently decide that you are still dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service within six months of the date of our final response.
- 3.2.2 Your Complaint cannot be resolved with a 72 hour time period and your complaint will be escalated to the Compliance department to investigate your complaint further. Where your Complaint has been escalated to the Compliance Department to handle your complaint, the Compliance department will then contact you as soon as reasonably practicable informing you that your complaint has been escalated to Compliance and will be dealt with by Compliance accordingly.



- 3.3 Where Compliance has taken charge of investigating your complaint, it will be carried out thoroughly, taking into account any information contained within your trading account(s) and records of the Firm, in order to reach a fair outcome for you. The Compliance department will have not been directly involved with the subject of your complaint and is therefore able to carry out an independent and impartial investigation. When investigating your complaint, Compliance will take into account the subject matter of your complaint, the evidence you have provided, the evidence on our records and relevant guidance from our regulator, the Financial Conduct Authority (FCA) and from the Financial Ombudsman Service (FOS).
- 3.4 The Compliance department will endeavour to provide you a final response within 8 weeks of receiving your complaint. During the 8 week period, Compliance will update you on the status of your complaint until such a time that the investigation is complete and a final response can be issued.
- 3.5 Compliance's final response to you, will set out in a fair, clear and not misleading manner the assessment of your complaint, the decision or outcome of your complaint and supporting reasons, and any potential offer of remedial action or redress. Where the remedial action involved a redress, Compliance will include details of how we have calculated the redress.
- 3.6 We will also inform you that where you remain dissatisfied with our final response, you have the right to refer your complaint to the FOS and we will provide a copy of the FOS explanatory leaflet. If you would like the FOS to consider your complaint, you will need to refer your complaint to them within six months of the date of our final response.
- 3.7 If we are unable to resolve your complaint within eight weeks of receiving your complaint, we will contact you in writing to explain why we are not in a position to issue a final response to your complaint and provide an indication of when we expect to be able to provide our final response to you. We will also inform you that you can refer your complaint to the Financial Ombudsman Service (FOS) and provide you with a copy of the FOS explanatory leaflet.

4 Financial Ombudsman Service (FOS)

- 4.1 Following our investigation of your complaint, if you remain dissatisfied or if we have been unable to provide a final response to your complaint within eight weeks of receiving it, you can refer it to the FOS. The FOS acts as an impartial adjudicator in the resolution of disputes with financial services firms and the service is free of charge. The contact details for the FOS are as follows:

Postal Address:

The Financial Ombudsman Service
Exchange Tower London E14 9SR
Telephone: 0800 023 4 567

Website address: <http://www.financial-ombudsman.org.uk>

Email address: complaint.info@financial-ombudsman.org.uk

Access the FOS explanatory leaflet at the following link:

<http://www.fos.org.uk/publications/consumerleaflet.htm>

