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HF Markets (UK) Ltd

COMPLAINTS HANDLING POLICY

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1. Introduction

- 1.1. HF Markets (UK) Ltd (herein the “**Company**”) which is authorised and regulated by the Financial Conduct Authority (“**FCA**”) to act as a UK Investment Firm (Firm Reference No. 801701).
- 1.2. The Company acting in its capacity as a UK Investment Firm and in accordance with the provisions of the Law and the FCA Handbook is required to have in place and disclose to its Client’s a Complaints’ Handling Policy (herein the “**Policy**”), which is described in this document.

2. Interpretation of Terms

- 2.1. Unless the context requires otherwise, all terms included in this Policy shall have the meaning given to them herein. Where the context requires, (a) words importing the singular shall include the plural and vice versa and (b) words importing the masculine shall include the feminine and vice versa.

3. Scope of the Policy

- 3.1. The purpose of the Policy is to set out the internal complaint resolution system and procedures which the Company has established, maintains and follows for the resolution of complaints.

4. Definition of a Complaint

- 4.1. A complaint is an expression of dissatisfaction addressed to the Company by a Client (a natural or legal person)..
- 4.2. 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.
- 4.3. A complaint received by a client (herein the “**Client**”) shall include:
 - a) the Client’s name and surname;

- b) the Client's trading account ID;
- c) the affected transaction number(s), if applicable;
- d) the date(s) that the alleged issue arose and a detailed description of the alleged issue;
- e) any tangible evidence: emails, documents and/or relevant material

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

5. Procedure

5.1. All complaints must be in writing and shall be addressed to the Company's dedicated email address for proper handling. A Client who wishes to proceed with filing a complaint is requested to address it to: complaints@hfmarkets.co.uk.

5.2. Upon receipt of the complaint, the Company shall promptly acknowledge its receipt and notify the Client via email.

5.3. Within five (5) working days of receiving the complaint, the Company will provide the Client with a unique reference number to be used in all future correspondence related to this specific matter. In the same communication, the Company will confirm that the complaint is being examined and inform the Client that an official response will be provided once the internal investigation has been completed.

5.4. 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.

5.5. The Company shall consider factors that may be relevant in the assessment of a complaint including the following:

- a) all the evidence available and the particular circumstances of the complaint;
- b) similarities with other complaints received by the Company;
- c) relevant guidance published by the FCA, other relevant regulators, the Financial Ombudsman Service or former schemes; and appropriate analysis of decisions by the Financial Ombudsman Service concerning similar complaints received by the Company.

- 5.6. The Company will not be able to handle or investigate a complaint, if the requirements included in paragraph 4 of the Procedure. above are not fulfilled. In such an event the Company shall revert back to the Client and request him to send any additional information. In any event, one of the Company's officers may contact the Client directly in order to obtain further clarifications and information relating to his complaint. The Company shall need the Client's cooperation in order to handle the complaint.
- 5.7. Upon completion of the investigation, the Company shall send its initial response to the Client within fifteen (15) business days from the date of the receipt of the complaint. In this communication, the Company shall inform/provide the Client with the following:
- a) the outcome of the investigation, along with the reasons for reaching such a decision;
 - b) if applicable, the nature and terms of any offer and/or settlement, and whether the Company has accepted or rejected the complaint;
 - c) a copy of the Financial Ombudsman Service's standard explanatory leaflet; and
 - d) a statement confirming that the complainant has submitted a MiFID complaint and that the Company now considers the MiFID complaint to be resolved.
- 5.8. If the complaint requires further investigation and cannot be resolved within fifteen (15) business days, the Company will issue a holding response outlining the reasons why the matter has not yet been concluded and indicating when further communication can be expected. In such cases, a final response will be provided within thirty (30) business days of receiving the complaint.
- 5.9. If the Company does not manage to conclude its investigation and/or respond to the complainant within thirty (30) business days 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. It is noted that the Company shall not provide its response later than eight (8) weeks from the date of the submission of the complaint.

6. Principles of the Policy

- 6.1. All complaints shall be treated confidentially.
- 6.2. The Company shall investigate the complaint competently, diligently and impartially, obtaining additional information as necessary.
- 6.3. The Company shall assess fairly, consistently and promptly:
 - a) the subject matter of the complaint;
 - b) whether the complaint should be upheld;
 - c) what remedial action or redress (or both) may be appropriate.
- 6.4. The Company shall handle Client's complaints in a timely and fair manner.
- 6.5. The Company shall communicate with Clients or potential Clients clearly, in plain language that is easy to understand.
- 6.6. The Company shall take all reasonable steps to investigate and respond promptly to any complaints.
- 6.7. The Company shall use its best endeavours to provide the best service to its Clients.

7. Client's rights

- 7.1. The Client reserves the right to take any legal action; such a right remains unaffected by the existence and/or use of any complaints procedures referred to above.
- 7.2. If the complainant is not fully satisfied with the Company's response on the matter he may refer his complaint, along with the unique reference number and a copy of the Company's final response, to FCA and if necessary to the Financial Ombudsman, within a period of six months, for further investigation. (Contact details: FCA: <https://www.fca.org.uk/> / Financial Ombudsman: <https://www.financial-ombudsman.org.uk/consumer/complaints.htm>)
- 7.3. The Company shall indicate whether or not it consents to waive the relevant time limits as per the FCA Handbook for referral the complaint to the Financial Ombudsman Service in time, if it becomes apparent that the complaint has been made or is referred outside those time limits. If the Company receives a complaint which is outside the time limits for referral to the Financial Ombudsman Service it may reject the complaint without considering the merits, but it shall explain this to the complainant in a final response.

8. General Conditions

- 8.1. A complaint will be considered closed if four (4) weeks have passed since its submission and the Client has not responded to the Company's investigating officer's requests, preventing further investigation.
- 8.2. Only the account holder may lodge a complaint related to his trading account. The Company may, however, accept complaints from third parties (such as legal representatives) acting on behalf of the Client, provided that the Client has granted written authorization, which must be presented as evidence to the Company.
- 8.3. Clients' complaints will be addressed, inter alia, as per the provisions of the Company's legal documentation that the Client had to read, agree and accept prior to establishing a business relationship with the Company.

9. Record Keeping

- 9.1. The Company has established, maintains and updates the complaints register with details of all the complaints received per month for a period of five (5) years. The following information is recorded in the complaints register:
 - a) Unique Reference Number;
 - b) Date of the complaint;
 - c) Client's full name;
 - d) Client's account ID;
 - e) Client's country of residence;
 - f) Disputed amount;
 - g) Complaint cause; and
 - h) any comments thereof.

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