



**EuroTime  
Bank**

# **COMPLAINTS HANDLING POLICY**

**PROFESSIONAL CLIENTS AND ELIGIBLE COUNTERPARTIES**

# COMPLAINTS HANDLING POLICY

---

## COMPLAINT RESOLUTION:

At the heart of first-class service is the person who matters most and that is you" could be "We prioritize your satisfaction at EuroTime Bank – ETB, which is why we highly appreciate and value your feedback. Your constructive criticism helps us identify areas of improvement and rectify any issues promptly, ultimately enhancing our services for everyone.

Our belief is that voicing your opinions should be a hassle-free experience. That's why we offer various communication channels, such as phone, email, or mail, so you can choose the most convenient one for you. Rest assured, we are committed to providing timely responses and attentive listening, and we'll do our utmost to resolve any concerns you may have.

## CONTACTING US:

**Office Address:** Bäckahästgatan 13, 723 58 Västerås, Sweden. ☒ Our website administrator – [www.eurotimebank.com](http://www.eurotimebank.com) and email address as available on our website.

## OUR DISPUTE RESOLUTION PROCEDURE:

Our goal with this document is to provide clear guidance on how to lodge a complaint if you are dissatisfied with any of our products or services, which we have offered or provided to you as a valued shareholder, investor, or client. We have streamlined the complaint process to make it easier for you to voice your concerns, and we kindly request that you follow the outlined procedures to expedite the resolution of your complaint.

## SHARING THE SPECIFICS OF YOUR COMPLAINT WITH US:

If you intend to file a complaint or express your concerns, we kindly request that you provide with the following details:

- Your full name, address, and your unique account number or ID
- Any supporting materials or relevant documentation, other correspondence.
- A comprehensive and clear explanation of your concerns or complaints.
- Details of what you would like us to do to put it right.

## WHAT WE WILL DO AND HOW LONG IT WILL TAKE:

We are committed to promptly addressing your complaints and concerns, and will make every effort to resolve them as quickly as possible. In some cases, a more

thorough investigation or background check may be necessary, and we will keep you informed of any delays and work to resolve your complaint in a timely and satisfactory manner:

- Our team will supply you with the contact information and a unique case reference number for the person handling your complaint investigation.
- We will provide you with ongoing information about the actions being taken to resolve your concerns and keep you informed every step of the way.
- Our team will send you a written acknowledgement of your concern within five business days.
- Our team will send you a conclusive response or a detailed update on the progress of your resolution within eight weeks.
- We will make every effort to address your complaint within a reasonable timeframe. If this is not possible, we will aim to provide you with a satisfactory resolution within four weeks or provide you with a written update outlining the situation and estimated resolution timeframe

#### **IF YOU ARE NOT CONTENT WITH THE OUTCOME OF OUR RESOLUTION EFFORTS:**

We are committed to addressing your complaints and concerns promptly and to your satisfaction. If you are unhappy with the outcome, please contact the team or individual responsible for managing your complaint. They will work with you to establish the appropriate next steps

#### **REQUESTING AN INDEPENDENT INVESTIGATION FOR COMPLAINTS:**

If you remain dissatisfied and unhappy, you have the option to request a review from the Financial Complaints Tribunal. This service provides consumers with an independent and cost-free means of resolving disputes with financial institutions. If we are unable to reach a satisfactory resolution, we can advise you on whether your complaint is eligible for referral to the Financial Complaints Tribunal.

Your feedback is important to us. We strive to deliver the highest level of service to every shareholder, investor, or client, and your feedback helps us achieve this goal.

## DISCLAIMER

Trading foreign currencies, as well as involvement with financial commodities and securities, can present a challenging and potentially profitable opportunity for investors. However, before deciding to participate in the Forex market, it is crucial to carefully consider your investment objectives, level of experience, and risk appetite. Most importantly, do not invest money you cannot afford to lose.

There is a significant exposure to risk in any foreign exchange transaction. Any transaction involving currencies carries risks, including but not limited to the potential for changing political and/or economic conditions that may substantially affect the price or liquidity of a currency. Investments in foreign exchange speculation may also be susceptible to sharp rises and falls as the relevant market values fluctuate.

The leveraged nature of Forex trading means that any market movement will have an equally proportional effect on your deposited funds. This can work both for and against you. Not only may investors get back less than they invested, but in the case of higher risk strategies, investors may lose the entirety of their investment. For this reason, when speculating in such markets, it is advisable to always seek guidance from our available online administrators for assistance with these trades.

