



eToro (ME) Limited

Complaints Handling Procedure

1. SCOPE

eToro (ME) Limited, hereinafter referred to as the ‘**Company**’ or ‘**eToro ME**’, maintains effective and transparent procedures for the reasonable and prompt handling of Complaints received from Complainants and keeps records of each Complaint as well as the actions taken to remedy any situation.

eToro ME’s aim is to provide a high level of service to all of its clients at all times. We value feedback of all kinds from our clients and use it to enhance the company’s products and services.

We appreciate that from time to time, things can go wrong or there can be misunderstandings. eToro ME are committed to dealing with queries and complaints positively and sympathetically. Where we are at fault, we aim to put things right at the earliest opportunity.

2. ACCOUNT QUERIES

Very often issues may arise as a result of misunderstanding. If you have a query regarding your account, a trade or your dealings with eToro ME, you may use the following communication tools via the Customer Support Department:

- For Frequently Asked Questions (FAQ), please click [here](#)
- To open a ticket for the Customer Service department, please click [here](#)
- To chat with the Customer Service representative, please click [here](#)

You will be asked to provide full details of your query (for example the date and time of the trade or name of position). The more information you can provide, the easier and faster it will be to respond to the matter.

Most client queries can be resolved within one (1) business day. If your query requires further investigation and cannot be resolved within this period, we will be in regular contact with you until query has been resolved as soon as practicable possible.

3. FORMAL COMPLAINTS

If our customer services team is unable to resolve your query or you feel that our service has not met your expectations and you wish to make a formal complaint, you may then refer it as a complaint.

A complaint, for the purpose of the Financial Services and Markets Regulations 2015 (the “**FSMR**”), under its Glossary Rulebook is defined as “any oral or written expression of dissatisfaction, from a Client to an Authorised Person or Recognised Body in connection with the provision of, or failure to provide, a Regulated Activity to the Client”.



All Complaints can be submitted only by a registered user [here](#)

Depending on the nature of the complaint, other information may be requested, i.e. (i) the affected position(s) identification number(s), if applicable, (ii) the date and time that the issue arose and (iii) an accurate description of the issue. The complainant can upload supporting information and submit any further information in addition to the above in the “Description” section, which is considered material of importance, to allow the company to resolve the issue effectively and within a reasonable timeframe.

Once the complainant logs a complaint, an electronic acknowledgement of receipt will be sent to the email address of the complainant, providing the complainant with the following information:

1. the contact details of any individual responsible for handling the complaint;
2. key particulars of our complaints handling procedures; and
3. details of how copies of procedures can be availed free of charge.

We will then carry out an impartial review of the complaint with a view to understanding what did or did not happen and to assess whether we have acted fairly within our rights and have met our contractual and other obligations.

We will endeavor, where ever possible, to resolve your complaint within 3 days of receipt and provide a summary resolution communication when we consider the complaint closed.

Where appropriate, we will update you on the progress of the handling of the complaint.

If we are unable to resolve in this timeframe, we will thoroughly investigate the matter and within 8 weeks of receipt, will send a final written response which either:

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

In the unlikely event that the Company is unable to respond within eight (8) weeks, the complainant will be informed of the reasons for the delay and will provide an indicative timeframe to complete the investigation.

If you are dissatisfied with our response and upon request from you, we will provide you with the relevant contact details if you wish to refer your complaint to the external dispute resolutions scheme or ADGM courts.

Complaints involving other Authorised Persons or Recognised Body

If we consider that another authorised persons, like us, regulated by FSRA or an investment exchange or clearing house recognised by the FSRA, is entirely or partly responsible for the subject matter of the complaint, we may refer the complaint, or the relevant part of it, to the other authorised person or recognised body.

If we are to refer such complaint, we will:

1. inform you promptly and in writing that we would like to refer the complaint, either entirely or in part, to another authorised person or recognised body, and obtain your written consent to do so;



2. if you consent to the referral of the complaint, refer the complaint to the other authorised person or recognised body promptly and in writing;
3. inform you promptly and in writing that the complaint has been referred and include adequate contact details of any individual at the other authorised person or recognised body responsible for handling the complaint; and
4. continue to deal with any part of the complaint not referred to the other authorised person or recognised body.

4. TREATING CUSTOMERS FAIRLY, CONSISTENTLY AND PROMPTLY

The FSMR sets out specific rules and regulations for how authorised persons like us must handle and resolve complaints in respect of its regulated activities from its customers.

During our investigation, we will examine all information to reach a fair outcome for our clients and communicate with them in a fair and respectful manner at all times.