Reporting a complaint

Our goal is to provide you with the highest possible quality of service. If, however, you are not satisfied with any aspect of our service, there are several ways in which we may assist you:

1.Reporting a complaint to Alma Europe Ltd

You may report your complaint in writing by posting a complaint's form accessible via Alma's website www.almaeurope.finance or sending an email to the following email address: complaints@almaeurope.finance

The complaint shall reference your contact details (incl email), account number, bank details and include a description of the facts and the reason of the complaint.

You will receive within 5 days a written acknowledgement of receipt of your email including the name and contact details of the person who is in charge of your file.

The Company undertakes to ensure that complaints will be answered within one month from the date of receipt. If this time frame cannot be respected, the Company will inform you of the reasons for the delay and give an indication as to when the complaint is expected to be resolved.

2.Filing a complaint with CySEC, Alternative Dispute Resolution Mechanisms and other available means of dispute resolution

Without prejudice to the right to bring proceedings before the court and the provisions of **Erreur ! Source du renvoi introuvable.**Complaints policy and procedure, Clients who are Retail Clients may file complaints pertaining to disputes/complaints pertaining to the provision of Investment Services by Alma with CySEC. More information on this may be found on the website of CySEC at https://www.cysec.gov.cy/en-GB/complaints/

To the extent that a Client is a Retail Client, any disputes arising by virtue of this agreement and pertaining to the Law may also be settled by reference to alternative dispute resolution procedures in accordance with the Alternative Dispute Resolution for Consumer Disputes Law (L.85(I)/2017) and the Law on Certain Matters of Mediation in Civil Law Differences (L.159(I)/2012). The details of the responsible body are set out below:

Consumer Protection Service, Ministry of Energy, Commerce and Industry

Address: Ministry of Energy, Commerce and Industry, 1421, Nicosia, Cyprus

Helpline: 1429fax +357 22 200975

e-mail: ccps@mcit.gov.cy

website: http://www.consumer.gov.cy

3.Filing a request for an out-of-court resolution with the Financial Ombudsman

If you are not satisfied with the firm's response, they rejected your complaint or you do not have answer from them within three months, it is recommended that you check with the office of the Financial Ombudsman in case you are eligible to file a complaint with them and seek mediation for possible compensation.

The Financial Ombudsman is an independent service for settling disputes between CIF's and their clients.

It is important to contact the Financial Ombudsman within four months of receiving a final response from CIF otherwise the Financial Ombudsman may not be able to deal with your complaint.

The Financial Ombudsman website can be accessed via:

Financial Ombudsman of the Republic of Cyprus

Address: 15 Kypranoros street, 1061 Nicosia, Cyprus (P.O. Box 25735, 1311, Nicosia, Cyprus and P.O Box 26722, 1647, Nicosia, Cyprus)

Tel: 0035722848900

Fax: 0035722660584 and 0035822660118

Email addresses:

(a) For mediations: mediations@financialombudsman.gov.cy

(b) For enquiries: enquiries@financialombudsman.gov.cy

(c) For complaints: complaints@financialombudsman.gov.cy

4.Take the matter to court

If you 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. You would usually start civil action in the District Court.

Note: Furthermore, if you want to inform the CySEC about a complaint submitted to a CIF after 1.1.2016, please click one of the following form:

COMPLAINTS WITHOUT REF NO.: https://www.cysec.gov.cy/en-GB/complaints/how-to-complain/ref/