

## Complaints Policy

### Introduction

At Effecta, we are committed to providing excellent service to our clients. We recognise that sometimes issues may arise, and we want to address them promptly and fairly. This document outlines our procedures for handling complaints.

### Definition of a Complaint

For the purpose of our complaints procedures, a **complaint** is any expression of dissatisfaction, whether oral or written, from or on behalf of an eligible complainant about our provision of, or failure to provide, a financial services activity. A complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience, or material distress.

### How to Make a Complaint

You can make a complaint by any reasonable means, such as letter, email or telephone:

- **Written complaints:** Send them to:  
  
**Clare Curtis**  
**23-31 Great Titchfield Street**  
**London**
- **Telephone complaints:** Call us at **+44 20 330608830**.
- **Email complaints:** Email us at **ccurtis@effectacompliance.com**.

### Handling Your Complaint

- **Acknowledgment:** Upon receiving your complaint, we will promptly acknowledge it in writing. We'll provide the name and title of the person handling your complaint.
- **Investigation:** Our CEO or Managing Director (as appropriate) will investigate your complaint fairly, consistently, and promptly. We'll determine whether the complaint should be upheld and, if appropriate, recommend remedial action or redress.
- **Final Response:** We'll provide a final response to you, outlining our conclusions and any proposed redress. If compensation is appropriate, we'll aim to provide fair compensation for any acts or omissions for which we are responsible.

### Timetable

Within **15 days** of receiving your complaint, we'll send you either a final response or a written response explaining why we're not yet in a position to provide a final response and when you can expect one.

