

COMPLAINTS HANDLING PROCEDURE

1. INTRODUCTION

Taurus, a trading name of Taurus (Europe) Ltd (“Taurus” or “we/us/our”), an investment firm regulated and authorized by the Cyprus Securities and Exchange Commission (“CySEC”) under License No. 465/26, has adopted this Complaints Handling Procedure to establish a fair and quick procedure for handling Complaints (as defined below) that may arise from the relationship with the client.

2. DEFINITIONS

“**Complaint**” means a statement of dissatisfaction addressed to Taurus by a natural or legal person relating to the provision of a financial service provided by Taurus, following the Complaints Handling Policy (hereinafter the “Policy”). The statement of dissatisfaction may relate to your rights under the Terms and Conditions of Taurus and/or other contractual documents consented to during the onboarding process, the provision of customer support services in respect to the way used to address a query, and/or the time required to address such query.

“**Complainant**” means a natural or legal person who is presumed to be eligible to have a Complaint considered by Taurus and who has already lodged a Complaint in line with its Complaints Policy.

3. COMPLAINTS HANDLING PROCESS

All Complaints will be handled in the Republic of Cyprus, in line with the Complaint Handling Procedure set forth herein, and you agree that we shall have the right to resolve any complaint or dispute or difference whatsoever in accordance with it.

3.1 SUBMIT A FORMAL COMPLAINT

The clients wishing to submit a Complaint as a result of their dissatisfaction with the services offered are advised to complete and submit the Complaint Form available in Annex 1 of this Complaints Handling Procedure. The completed Complaint Form shall be submitted either:

- Electronically to: complaints.eu@taurushq.com ; or
- In written form to: Taurus (Europe) Limited, Themistokli Dervi 40, Agion Omologiton, 1066 Nicosia, Cyprus

When submitting your Complaint, please ensure that you provide us with (a) the full name, along with information about the account number, (b) a comprehensive description of the Complaint (including dates), (c) the claimed amount (if any) or the measures you expect us to take, (d) any correspondence exchanged with the personnel and (d) any supportive documentation or evidence.

In cases where the complaint is submitted by the client’s legal representative (e.g., attorney, public legal counsellor) the Official Complaint Form and any supportive documentation shall be accompanied by duly executed written authorisation to represent or act on the behalf of the Complainant (i.e., power of attorney) in English and/or in the Complainant’s language.

3.2 TIMEFRAME FOR COMPLAINT SUBMISSION

You are responsible for filing the complaint in line with this Policy within thirty (30) business days from the date of the incident. Should you fail to file a complaint in line with the present Policy, you acknowledge and agree ratification of your rights to complain.

3.3 ACKNOWLEDGMENT OF YOUR COMPLAINT

Taurus will confirm, within five (5) business days, the receipt of the Complaint to the Complainant. A unique

reference number (URN) will be given via e-mail in your registered email address. Please note that a Complaint received on any day other than a business day, or after 18:00hrs local time on a business day, will be treated as received on the next business day for reporting purposes.

The unique reference number shall be used for all future communication concerning the matter between you, as a Complainant, and Taurus and/or the Financial Ombudsman (if applicable).

It is further noted that a representative of Taurus may contact you directly to obtain further clarifications, information and/or documentation concerning your Complaint. The Complainant's cooperation is required for the prompt handling of the relevant Complaint.

3.4 HANDLING PROCESS AND RESPONSE

Taurus will investigate the Complaint and reply, within two (2) months, to the Complainant about the outcome/decision of the investigation. During the investigation of the Complaint, Taurus will inform the Complainant of the handling process of the Complaint.

In the event that Taurus is unable to respond within two (2) months, Taurus will inform the Complainant of the reasons for the delay and indicate the period within which it is possible to complete the investigation. This period cannot exceed three (3) months from the date of submission of the Complaint.

In the case where the Complainant remains unresponsive to the Taurus' attempts to contact you for 3 (three) months, please be informed that Taurus will provide you with a final written notice to assist you in reaching an amicable solution. Should you fail to respond to the final written notice within 10 (ten) business days starting from the day you received the notice, Taurus shall consider the matter as closed due to the lack of cooperation demonstrated.

3.5 WHAT HAPPENS IF I AM NOT SATISFIED WITH THE RESPONSE

In the event where the final outcome/decision of the Complaint's investigation does not fully satisfy your demands, you may contact the Financial Ombudsman (the "FO") of the Republic of Cyprus within four (4) months upon receipt of Taurus' final response on the respective Complaint.


The Complaint can be submitted to the Financial Ombudsman in one of five (5) ways, along with the processing fee:

1. By hand, to the address 15 Kypranoros str., 1061 Nicosia
2. By post (via registered mail), to P.O. Box. 26722, 1647 Nicosia
3. By facsimile (fax) to 22660584 or to 22660118
4. By electronic mail (email) to the address complaints@financialombudsman.gov.cy
5. By electronic submission through the website at www.financialombudsman.gov.cy

Further information as to the procedure you need to follow can be found on www.financialombudsman.gov.cy

In the event that you are not satisfied by the decision of the FO, you may maintain your complaint through an Alternative Dispute Resolution (ADR) Mechanism and/or take civil action as an option of last resort.

ANNEX 1 – COMPLAINTS HANDLING FORM

	
COMPLAINTS HANDLING FORM	
Full Name	
Account number	
Address	
E-mail	
Complaint Date	
Description of the complaint	
<i>FOR INTERNAL USE ONLY</i>	
Employee Handling the Complaint	
URN	
Date of Receipt	
Date of response	
Resolution	