



# Complaints submission procedure

At Marcuard Heritage (Europe) Ltd we aim to provide a high standard of investment services in order to serve our clients' interests in the best possible way. However, we understand that despite our best efforts there may be instances where a client may not be entirely satisfied. In such cases, every effort will be made to resolve any outstanding issues in a fair and speedy way. This document outlines our procedure for the submission and handling of complaints.

## Procedure

Your complaint can be submitted to Marcuard Heritage (Europe) Ltd in the following ways:

1. By telephone at +357 25 81 48 70
2. By e-mail at the following address: [info.limassol@marcuardheritage.com](mailto:info.limassol@marcuardheritage.com)
3. In writing to the: Compliance Officer, Marcuard Heritage (Europe) Ltd, Marcuard Heritage (Europe) Limited, Zavos Kristelina Tower, Office 202, 12, Archbishop Makarios III Avenue, 4000 Mesa Geitonia, Limassol, Cyprus.

The Compliance Officer will reply immediately acknowledging receipt of your complaint. He may also contact you in a few days to ask for explanations or clarifications.

In case the Compliance Officer's investigation is not concluded in 14 days following the submission of your complaint, he shall inform you in writing on the investigation's progress and shall continue to do so periodically until the complaint is resolved.

If you are not satisfied with the outcome of the investigation into your complaint or with the way your complaint is handled by Marcuard Heritage (Europe) Ltd, you may refer the matter to the Cyprus Securities and Exchange Commission following the procedure specified in the Electronic Compliant Forms which can be found under the "Investor Protection drop-down menu, in order to file a complaint.

## Investor Compensation Fund

Marcuard Heritage (Europe) Ltd is a member of the Investor Compensation Fund ("ICF").

The ICF's objective is to secure the payment of compensation in respect of client claims against ICF members, in the event that the ICF member is unable to fulfil its obligations to this effect.

The payment of compensation is subject to the existence of an eligible claim arising from a service provided by the ICF member to the said client.

The amount payable to each client is calculated in accordance with the legal and contractual terms governing the relationship of the client with the ICF member. The compensation is subject to any applicable set-off rules.

The amount of payable compensation is derived by summing up all of the covered client's documented claims against the participating CIF and shall be defined as lower of 90% of the cumulative covered claims of the covered clients and EUR 20,000.