

Complaint Handling Policy

Registered in the Commercial Register with the Registry Agency
of the Republic of Bulgaria under UIN 123560824

EBH
EUROPEAN BROKERAGE HOUSE

General Provisions

Article 1

1. The purpose of this policy is to detail the process of receiving, reviewing and processing complaints from clients and potential clients (the “Policy”) at European Brokerage House (“EBH”).
2. Under the internal organisational rules of EBH, the functions of the Complaints Handling Department shall be performed by the Compliance Department.

Article 2

EBH’s Complaints Handling Policy defines the process by which EBH governs disputes and resolves complaints received by clients and potential clients.

Article 3

1. If conflicts occur between EBH and its clients / potential clients, under the current policy, they shall be settled on the principles of goodwill and fairness and by mutual agreement between the parties.
2. Clients / potential clients shall not be charged a fee for reviewing their submitted complaints.

Queries

Article 4

Clients / potential clients dissatisfied with EBH’s services, or indeed have a query, are encouraged to contact the Client Support Department via:

1. Live Chat on EBH’s Website;
2. E-mail at compliance@ebhforex.com, or
3. Telephone.

Article 5

EBH’s Client Support Department will ascertain whether your query can be quickly resolved or will require further investigation. If the latter is deemed correct, EBH aims to answer your query within 48 hours.

Article 6

Clients / potential clients dissatisfied with a response from EBH are encouraged to escalate the matter by contacting the Compliance Department and follow the process detailed below.

Official Client / Potential Client Complaints

Article 7

An official complaint is a statement of dissatisfaction of EBH's services. This complaint must be addressed to EBH's Compliance Department.

Article 8

An official complaint includes:

1. the Client's / potential client's full name,
2. the Client's account number,
3. any pertinent transaction ID number(s),
4. time and date of the issue,
5. an accurate and clear description of the issue,
6. any supporting documentation, should the Client wish to provide.

Article 9

Complaints by clients/ potential clients can be submitted in the following ways:

1. Via e-mail to compliance@ebhforex.com,
2. Via post, to the address of EBH: Sofia, 1303, 33 Shar planina Street, fl. 2, office 8,

Any complaints should be addressed to the Compliance Department.

Article 10

1. Clients / potential clients submit complaints via the above-mentioned ways in art. 9. Complaints sent by email are recommended to originate from the email address registered with EBH.
2. EBH will confirm the receipt of a complaint within three (3) business days, and a unique reference number will be provided.
3. If the complaint has not been fully understood by EBH, the Company may contact the Client / potential client to ascertain more fully the nature of the complaint.
4. EBH shall investigate the complaint and reply within 1 (one) month from receiving the complaint.
5. EBH shall reply to the complaint via the means in which it has been received (via e-mail or post). In case that the client / potential client has explicitly requested another way of receiving a response, EBH shall respond in the requested way.

Article 11

Under the terms of this Policy, EBH maintains contact with clients or potential clients in a simple language that is easy to understand.

Article 12

EBH maintains a Client / potential client Complaints Registry, where all complaints and taken measures are registered under the requirements of art. 26 the Commission Delegated Regulation (EU) 2017/565 of 25 April 2016 supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive (Delegated Regulation 2017/565).

Article 13

Until the fifteenth (15th) day of the month of each new quarter, EBH shall notify the Financial Supervision Commission of the number and aggregate content of:

1. the written complaints of its clients / potential clients, if any, received during the preceding quarter as well as the results of the reviewing those complaints.
2. all legal proceedings filed in the past quarter by the firm and against it, related to the firm's activity, respectively against members of its management and control bodies and the persons working under contract with EBH, as well as for the decisions rendered under pending cases, if any.

Subsequent Actions

Article 14

Clients / potential clients not satisfied with EBH's final answer and if the parties fail to reach an agreement, Clients / potential clients may refer their complaints to:

1. Alternative Dispute Resolution (ADR) between customers and merchant through out-of-court conciliation on a voluntary basis. It is carried out through conciliation commissions, and the clients can refer to the Sectoral Conciliation Commission for dispute settlement in the field of activities and services under Art. 6, para. 2 and 3 of the Markets in Financial Instruments Act and the activities and services under Art. 86, para. 1 and 2 of the Law on the Activity of Collective Investment Schemes and Other Collective Investment Undertakings, including in the provision of distance financial services, in these sectors, located in Sofia 1000, Slaveykov Square 4 A, email: adr.finmarkets@kzp.bg; website: <http://www.kzp.bg>, tel. +35929330590.
2. the competent civil court in Sofia, Republic of Bulgaria, according to the Civil Procedure Code.

Final Provisions

1. The applied terms in this policy have the meaning provided by MFIA, its applicable acts or the relevant other regulatory acts, as well as the internal rules of EBH.

2. This policy is part of the internal rules of the Company.
3. This policy has been approved by the decision of the managers of EBH of 23.10.2020.



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