



Complaints Handling Procedure

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1. The Document

This document was last updated on 02 June 2025 and showcases how you can make a complaint, summarises the complaint making process, the expectations around the response as well as escalation strategies.

The procedure applies to customers of Alunafi Ltd. ("Alunafi").

2. Our Commitment

At Alunafi, we strive to offer excellent service and support to all our clients. If something goes wrong, we want to know about it. Your feedback helps us improve and address any issues as quickly and fairly as possible.

3. How to Make a Complaint

If you are dissatisfied with any aspect of the service received, you can submit a complaint by emailing us on compliance@alunafi.com.

Please include the following in your complaint:

- Your full name;
- Phone number and email address;
- A clear description of your concern;
- When the problem occurred;
- What actions would you expect Alunafi to take to resolve the matter; and
- Relevant supporting documents (if any).

4. What Happens Next?

Once we receive your complaint:

- You'll receive an acknowledgement within 2 business days;
- We'll aim to provide a final response within 15 business days;
- In exceptional cases, where a final response cannot be given within 15 days, we'll send a holding reply explaining the delay. In such cases, we will respond within 35 business days

Once we have investigated the complaint and resolved it, we will provide you with the final response. The response will:

- include a short description of the complaint and of the outcome of the provider's investigation;
- set out Alunafi's final view on the issues raised in the complaint; and
- include details of any redress that is being offered, if considered appropriate.

5. If You're Still Not Happy

If you're not satisfied with our response or you do not receive a reply within the timeframes above, you may free of charge escalate your complaint to:

The Arbiter of Financial Services

Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta.

complaint.info@asf.mt

Contact numbers: 80072366 / +356 21249245

More information on the process can be found [here](#).

6. Records and Language

All complaints and correspondence will be retained securely in accordance with our legal obligations and Privacy Policy. All communication will be in English.

7. Our Promise

We treat all complaints seriously and ensure they are reviewed fairly, promptly, and consistently. We are committed to acting with transparency and integrity at all times.