

Complaints handling procedure

1. Scope

1.1 The Complaint Handling Procedure (the 'Procedure') sets out the process adopted by Real Time Futures. (referred to as 'Real Time Futures' or the 'Firm') for the reasonable and prompt handling of complaints, disputes, or grievances received from Clients (referred to as the 'Client' , the 'Complainant' , 'you' , 'your' and 'yourself').

1.2 For any capitalised term, which has not been defined in the Policy, please refer to Schedule A ('Glossary') of the 'Client Agreement' .

2. Queries

2.1 If you are dissatisfied with our services, or if you have a query regarding your account or activity with us, you may contact the Customer Support Department via live chat, e-mail or telephone. Our Customer Support Department will determine if your query can be resolved immediately or if it will require further investigation; if your query cannot be resolved immediately, we remain committed in addressing and/or resolving it in a prompt manner (usually within 48 business hours).

2.2 If you are not satisfied with the response to the query or grievance you received, then you may raise this further with the Compliance Department following the process indicated in the 'Official Complaints' section.

3. Official complaints

3.1 An official complaint means a statement of dissatisfaction relating to the provision of investment services, addressed by a Complainant to the Compliance Department, as indicated in the Procedure.

3.2 A complaint **must** include: (i) the Client's name and surname, (ii) the Client's Account number, (iii) the affected transaction number(s), if applicable, (iv) the date and time that the issue arose, and (v) an accurate description of the issue.

3.3 Complaints need to be sent by e-mail (compliance@Real Time Futures.com) to the Compliance Department.

3.4 Complaints communicated to the Compliance Department must be received from the registered e-mail of the Client or the Client's Appointed Representative as soon as possible after the subject matter of the complaint arose.

3.5 We will confirm to the Complainant, within five (5) days, the receipt of the complaint and we will provide you with a unique reference number.

3.6 We will investigate the complaint and reply, within two (2) months, to the Complainant about the outcome/ decision.

3.7 In the unlikely event we are unable to respond within two (2) months, it informed the complainant of the reasons for the delay and indicates the period of time within it is possible to complete the investigation; this period of time cannot exceed three (3) months from the submission of the complaint.

4. Next steps

4.1 If you are not satisfied with our final response to your complaint, then you can contact the Financial Ombudsman of the Republic of Cyprus within a period of four (4) **months** from the date of **receiving** our final response. Note however that the FOS has the right to refuse the examination of any complaint if, amongst other reasons, that complaint has been submitted to the Financial Ombudsman twenty-two (22) months from the date on which the Client has become aware, or ought to reasonably be aware (according to the opinion of the Financial Ombudsman) of the action or omission of the financial undertaking or of the fact that he had a basis for the submission of a complaint.

Also note that if a client is a legal entity, trust or otherwise, different provisions may apply and you should become aware of the provisions of the relevant law.

Further information can be found on <http://www.financialombudsman.gov.cy>.

4.2 Further information as to the procedure you need to follow can be found on <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>.

4.3 When complaining, a Client should, at all times, use the unique complaint number that will be provided in the acknowledgement and/ or response by Real Time Futures.

4.4 In the event that you are not satisfied by the decision of the Financial Ombudsman, you may take civil action as an option of last resort.

Enquiries

If you have any enquiries regarding the 'Privacy Policy' please e-mail us (feedback@rtfgroups.com)