

## Complaints Handling Policy

### Introduction

W.G. Wealth Guardian Ltd (hereafter the “Company”) is an Investment Firm incorporated and registered under the laws of the Republic of Cyprus, with registration number HE354842. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission (hereafter the “CySEC”) under the license number.

The Investment Services and Activities and Regulated Markets Law of 2007 (Law 144(I)/2007), including all its amendments and the Directives issued by CySEC (the “Regulations”) are the regulatory framework that governs Trading in Financial Instruments.

In accordance with paragraph 13 of DI144-2007-01 of 2011 and CI144-2012-05, the Company has to maintain an effective and transparent procedure for handling complaints and grievances from clients. The Company keeps records of each complaint or grievance including all measures taken for its resolving.

### Definition

The Company considers as a complaint a statement unsatisfactory of financial services provided, based on actual or supposed circumstances that have caused hardship or harm to its’ originator, received in writing on a specified form provided by the Company.

### Procedure

The client contacts the Company to submit a complaint or grievance using the address and/or email and/or fax stated on the **Complaint Form**.

The Compliance Officer shall deal with clients’ complaints unless in cases when a conflict of interest might occur. In such cases the authorized personnel shall deal with it.

The Company acknowledges receiving of the submitted form noting the approximate time for resolving the case as follows:



Initial Response will be given within the next **48 hours** from the receipt of the complaint.

A Final Resolution to be announced not later than 4 weeks of the date of initial complaint submitting.

### **Records and Reports**

The Company shall keep detailed documentation of all complaints and grievance.

The client shall receive a full copy of the complaint and all related records. Another copy shall be kept in clients' file with the Company. In cases when the complaint involves the General Manager, it shall be mentioned in the Annual Report.

### **Updates**

The Company will perform a periodical review of this Policy, at least once a year. The Policy in line with the Company's operational model, and therefore in case of any changes in the operations, these will be properly reflected in this policy.