

COMPLAINT HANDLING PROCEDURE

1. Introduction

Lydy Financial Ltd (the “Company”) operates under the trade name “Forex24” and adopted this Complaint Handling Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

As part of the Company’s commitment to providing the best possible service to clients, the Company uphold effective and transparent procedures for prompt complaints handling, for existing and potential clients. The Company maintains records of complaints and measures taken for complaint resolution, in line with applicable Laws, Regulations and/or Rules and in accordance with the complaint management procedures of the Cyprus Securities Commission “CySEC”).

2. Submitting your Complaint

You may submit your complaint, in writing, and addressed to the Compliance Officer of the Company who is authorized to handle and investigate complaints that may be submitted by the Client(s).

Please use the relevant Complaint Form attached herein and submit it in any of the following ways:

1. By sending by post or delivering in person the attached Complaints Form at the following address: 5 Nikou Kazantzaki, George Court, 1st Floor, Ayios Theodoros, 8035, Paphos, Cyprus.
2. By submitting the Complaint Form electronically at the following email address: complaints@forex24.com
3. By Facsimile at: + 357 25 25 13 93

Once you successfully complete and submit your complaint, the Compliance Department of the Company shall handle and investigate your complaint.

3. Acknowledging your Complaint

The Company will acknowledge receipt of your complaint, within five (5) days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint.

4. Handling of your Complaint

Once the Company acknowledges receipt of your complaint, the Company will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. One of the Company's officers may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint. The Company shall need your cooperation in order to handle your complaint.

The Company shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint.

In the event that your complaint requires further investigation and the Company cannot resolve it within two (2) months, the Company will issue a holding response in writing, in a durable medium, and the time expected for the investigation to be completed. In any event, the Company shall provide you with the outcome of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case. Please note that the Company shall consider your complaint as closed, and cease the relevant investigation, in case you fail to respond to the Company's officers within the period of three (3) months from the date of the submission of your complaint.

5. Final Decision

When the Company reaches an outcome, the Company will inform you of it together with an explanation of our position and any remedy measures the Company intend to take (if applicable).

If you are not satisfied with the Company's final decision, you may submit your complaint to the Financial Ombudsman of the Republic of Cyprus and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period specified above you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when the Company ought to have provided you with our final decision.

1. Contact Details of the Financial Ombudsman of the Republic of Cyprus:

Website: <http://www.financialombudsman.gov.cy>

Email: complaints@financialombudsman.gov.cy

Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus

Telephone: +357 22848900

Fax: +357 22660584, +357 2266011

2. Contact Details of the Cyprus Securities and Exchange Commission:

Website: <http://www.cysec.gov.cy>

General email: info@cysec.gov.cy

Postal Address: P.O. BOX 24996, 1306 Nicosia, Cyprus

Telephone: +357 22506600

Fax: +357 22506700

You may submit your complaint with CySEC however, please note that the CySEC does not have restitution powers and therefore does not investigate individual complaints.

Further information as to the procedure you need to follow can be found on

<https://www.cysec.gov.cy/enGB/complaints/how-to-complain/>

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint's procedures, referred to above.

6. Client Complaint Forms

Below is the form you need to fill in if you wish to submit your complaint to the Company. Complete, up to date, as well as accurate information is required to be provided to the Company for the proper investigation and evaluation of your complaint.

Please note that the below Complaint Form is only indicative and not exhaustive. The Company may request further information and/or clarifications and/or evidence as regards your complaint.

1. CLIENT DETAILS:	
1.1	Full Name:
1.2	Registered Email:
1.3	Trading Account Number:
1.4	Nature of Complaint: (please state full details: like date and time the incident occurred, Incident Description, Tickets of all disputable positions and/or Pending Orders department, financial loss, employee who offered services:
1.5	Please provide below the name(s) of the Company's contacted person(s) at the time of your complaint:
1.5.1	Contact Person:
1.5.2	Contact Person's Email:
1.5.3	Additional Contact's Name:
1.5.4	Additional Contact's Email:

2. NATURE OF COMPLAINT:	
2.1	Please provide a Summary of your complaint in the following space. Please try to justify the disputed amount and/or to include details that will facilitate the Company in investigating your complaint:
2.2	When did the issue you are complaining about take place? (Please, enter the date)
2.3	When did you first notice that there might be a problem? (Please, enter the date)
2.4	Have you communicated your complaint to the Company or its associates?
2.5	If your answer to the above question is YES, then please state the date you first informed the Company and/or its associates of your complaint and also state the name of the person you have discussed your complaint with: (Please, enter the date)
2.6	Company's Representative's Name:
2.7	Company's Representative's Email:
2.8	Method of Communication:
2.9	Have you reported your complaint to any authority?
2.10	If you answered Yes to the above, which financial authority have you contacted?
2.11	Please attach together with this form any supporting evidence to your claim that will facilitate the Company's investigation of your complaint. Supporting evidence may consist of any documentation (screenshots, chats, phone records etc) relevant to the complaint.

Signature:

Date:



Lyda Financial LTD

For Official Use Only	
Received on:	Assigned to:
Received by:	Signature