

# Complaints Procedure Guide

At IFSM, we truly value your feedback and are committed to ensuring that your experience with us meets the highest standards. If at any point you feel that our service has not met your expectations or believe you have been treated unfairly, we encourage you to get in touch.

We are dedicated to investigating all complaints promptly and, where appropriate, resolving any issues within a reasonable timeframe.

Please refer to the sections below for detailed information and guidance to support you through the complaint submission process.

## **What is a complaint?**

A complaint is defined as an expression of dissatisfaction or concern, addressed to IFSM by a prospective, current, or former customer in relation to the provision of any service offered by the Company.

## **Who can lodge a complaint?**

Any client to whom IFSM has provided, offered, or from whom it has received an application for the company's services is entitled to lodge a complaint.

## **How to complain?**

It is free to lodge a complaint with IFSM. Complaints may be made in writing by sending an email addressed to the Complaints Officer on **complaints\_mt@nium.com**

Alternatively, complaints can be made in writing by sending a letter address to:

***Complaints Officer  
Ixaris Financial Services Malta Ltd.  
Capital Business Centre,  
Triq Taz-Zwejt,  
San Ġwann  
SGN 3000  
Malta***

Complaints can be made in both English & Maltese.

## **Information to include when lodging a complaint**

When making a complaint, a customer is requested to provide the following information:

- Name & surname and contact details;
- I.D. Card/Passport/ other valid identification document number;
- Date of event;
- Subject of complaint;
- Detailed description of facts of the complaint;
- Copies of any documentation supporting the complaint.

## **Withdrawal of a complaint**

Complaints may be withdrawn by a notification in writing to IFSM, stating the basis for the withdrawal.

## **Rights of a complainant**

The complainant has the right to enquire as to the status of his/her complaint by communicating with IFSM.

## **What will happen after I submit a complaint?**

Once your complaint is received, IFSM will acknowledge your complaint within 2 working days and aim to investigate the matter thoroughly and provide you with a comprehensive response and decision within fifteen (15) working days.

If, for any reason, we are unable to provide a final response within this timeframe, we will inform you of the delay, explain the reason for it, and indicate when you can expect a final decision.

## **What if I am not satisfied with the outcome?**

If, despite our best efforts, you remain dissatisfied with the outcome of your complaint, you have the right to escalate the matter to the Office of the Arbiter for Financial Services. You may contact the Arbiter at:

***Office of the Arbiter for Financial Services  
First Floor, St Calcedonius Square  
Floriana  
FRN5130  
Malta***

**Email:** [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

Information on the submission of complaints to the Office of the Arbiter for Financial Services is available on their website:

**[www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)**

### **Data Protection**

IFSM will ensure that, when handling complaints, it shall abide with any data protection laws including the Data Protection Act (Chapter 586 of the Laws of Malta) and any regulations issued thereunder, and with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation) as amended from time to time.

IFSM reserves the right to provide information on complaints and complaints-handling to the Malta Financial Services Authority (MFSA) and, to any alternative dispute resolution entity in the event that a dispute remains unresolved.