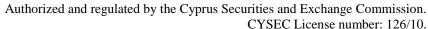




Contents

Client complaints procedure	2
Definitions	
Procedure for handling complaints	2
How to submit a complaint	
Assessment and review of complaints	
Response	





Client complaints procedure

MCA INTELIFUNDS LTD, (hereinafter the company) trading as "**FXORO**", is an investment firm regulated by the Cyprus Securities and Exchange Commission under license no. 126/10 and operates according to the Cyprus Investment Services and Activities and Regulated Markets Law of 2007, and the EU Directives especially Market in Financial Instruments Directive (MiFID).

FXORO maintains effective and transparent procedures for the reasonable and prompt handling of complaints or grievances received from retail clients or potential retail clients, and keeps records of each complaint or grievance and the measures taken for the complaint's resolution. The purpose of this procedure is to ensure fair and consistent dealing with client complaints whilst striving to provide the highest level of customer service.

Definitions

Complainant means any person, natural or legal, which is eligible for lodging a complaint to the company and who has already lodged a complaint.

Complaint can be defined as a statement of dissatisfaction addressed to the Company by a complainant relating to the provision of an investment service provided by the Company under Law 144(I)/2007.

Claims including applications and complaints (hereinafter jointly referred to as "claims") shall be submitted in writing and signed by the Client or an authorized representative of the client.¹

The claim shall contain:

- > the essence of the claim and the demands of the Party which initiated this claim;
- the amount of the claim and its calculation (if the claim is subject to pecuniary valuation);
- > summary of circumstances on which the applicant's requirements are based and evidences substantiating them with reference to corresponding legislative and statutory documents;
- the list of documents attached to the claim and other evidences;
- > other data necessary for settlement of a dispute.

Claims which do not contain data on the Client's name or the location (address) shall be classified as anonymous and left without consideration.

Procedure for handling complaints

The complaints management policy and procedures for handling complaints implemented and maintained by the Company is designed to:

¹ Only complaints submitted by the Client or a person authorized to act on behalf of the Client will be reviewed and investigated. FXORO is a brand used by MCA Intellifunds Ltd.



Authorized and regulated by the Cyprus Securities and Exchange Commission. CYSEC License number: 126/10.

- be simple and clear, ensure that customers are treated fairly, be effective and aid decision making,
- > ensure fair outcomes.

The Company shall:

- investigate the complaint competently, diligently and impartially
- > assess fairly, consistently and promptly:
- > what the complaint is about;
- > what action/redress should be taken.
- > provide fairly and promptly:
- > a clear assessment of the complaint;
- > an offer of redress or remedial action, if appropriate;
- > ensure any offer of redress or remedial action that is accepted is settled promptly.

The Company shall have the right to request the Client (complainant) for additional documents and data. The term of reviewing a claim shall be extended for the period of submitting documents.

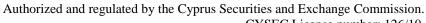
How to submit a complaint

In the event that the client has a complaint relating to any of their dealings with FXORO, then the following Complaints Procedure, as set out below, should be followed:

- 1. All Complaints must be reported to the Company, in writing. How Customers Can Make a Complaint Customers may file a complaint by the following methods:
- Email sent to: complaints@fxoro.com

The email should set out: name of the client, trading account number and the nature of the complaint. Anonymous complaints will not be treated.

- ➤ By Letter, addressed to: Petrou Tsirou 82, Mesa Geitonia, 3076, Limassol, Cyprus. P.O. BOX 53101.
- 2. Upon official receipt of a legitimate client complaint, written acknowledgment is sent to the client within five (5) business days from the date the complaint was made, confirming that FXORO is taking action to resolve the complaint as fast and diligent as possible.
- 3. The Customer Support department informs all relevant persons within FXORO about the complaint and then any required actions are taken by the head of the relevant department involved which can lead to resolving the complaint.





CYSEC License number: 126/10.

- FXORO will send a final written response to the client within three (3) months from the date the complaint was received via email. In case a client complaint is not settled within a three (3) month period, FXORO will still send a written response informing the client about the status of their complaint.
- 5. In the case the client is still not satisfied with the Company's final response then, within a period of Four (4) months he can refer the complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation that was established to resolve disputes between financial institutions and their customers. The Financial Ombudsman will not consider a complaint until we have had the opportunity to address the complaint. The address of the Financial Ombudsman Service is: 13 Lordou Vironos Avenue, 1096, Nicosia, Cyprus Or P.O. Box 25735, 1311, Nicosia, Cyprus.

Assessment and review of complaints

Upon receipt, the complaint will be forwarded to the responsible employees' handling the complaints, who will investigate the complaint diligently, fairly and promptly. The Company should respond without any unnecessary delay. When an answer cannot be provide within the expected time limits, the Company should inform the complainant about the causes of the delay and indicate when the Company's investigation is likely to be completed. Once the investigation will be completed the complainant will be sent a final response with the findings and the outcome of the complaint. The reply should be made in writing and send to the email address of the complainant. The claim can be left without consideration if the repeated claim does not contain new data, and all the reasons stated in it were reviewed earlier in full and objectively, and the response was sent. Simultaneously, the notice about leaving the claim without consideration, with reference to the previously given response shall be presented to the complainant.

Response

Once the assessment, review and investigation of the complaint is completed any made decision, finding or outcome, will be communicated to the complainant together with an explanation. The complainant will be compensated appropriately if the complaint is upheld.