



Complaints Handling Procedure



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1. Scope

- 1.1. Mega Equity Securities and Financial Services Public Limited (the “Company”) adopted this Complaint Handling Procedure (the “Procedure”), which sets out a clear process for clients (the “Client”) to submit complaints and for the Company to investigate and resolve them in a fair, timely, and compliant manner. The Procedure ensures that all Client concerns, disputes, or grievances are addressed efficiently and transparently, in accordance with the Company’s regulatory obligations and its commitment to high standards of customer service.

2. Client Support

- 2.1. If you are dissatisfied with any aspect of our services, or if you have a question regarding your account or any activity with the Company, you may contact our Customer Service Department via email, telephone or fax. The Customer Service team will assess whether your query can be resolved immediately or requires further investigation. If your query cannot be resolved right away, the Company remains committed to addressing and resolving it as promptly as possible, typically within 48 business hours from the time the query has been received.
- 2.2. If you are not satisfied with the response provided by the Customer Service Department, you may escalate your concern to the Compliance Department by following the process outlined in section 3 of this Procedure.
- 2.3. You can contact the Compliance Department using any of the following methods:
 - By telephone: +357 22 711711
 - By fax: +357 22 711811
 - By email: info@megaequity.com

3. Complaints Procedure

- 3.1. Complaints imply a statement of dissatisfaction in relation to the provision of investment or ancillary service(s), addressed by the Client to the Compliance Department.
- 3.2. Complaints communicated to the Compliance Department must be received from the registered e-mail of the Client as soon as possible after the subject matter of the Client arose.
- 3.3. A Complaint must include:
 - The Client’s name and surname.
 - The Client's account number.
 - The date and time that the issue arose.
 - Accurate description of the issue.
- 3.4. Methods for Submitting a Complaint
Client may submit complaints to the Company using any of the following channels.
 - i) in writing by completing the relevant form available on Appendix 1,
 - ii) by telephone at +357 22 711711,
 - iii) by fax at +357 22 711811, or
 - iv) by email at info@megaequity.com.



3.5. Acknowledgment and Tracking

- Upon receipt, the Company will register the complaint in its internal records and assign a Unique Reference Number.
- The client will be notified in writing within five (5) business days, confirming receipt and providing the Unique Reference Number.
- This reference number should be used in all subsequent communications regarding the complaint, including communications with the Financial Ombudsman or CySEC.

3.6. Investigation and Resolution

- The Compliance Officer will conduct a thorough investigation, which may include contacting the client for additional information or clarifications.
- A report will be prepared and submitted to the Executive Directors for a decision.
- The Company will notify the client in writing of the outcome within two (2) months of receipt of the complaint.
- If resolution within two months is not possible, the Company will provide the client with reasons for the delay and an expected completion date, which shall not exceed three (3) months from the original submission.

3.7. Notification of Outcome

- The decision of the Company will be communicated immediately in writing to the client.
- All complaints are addressed with due care, diligence, and in accordance with applicable laws and the Company's internal procedures.

4. External Complaint Resolution

- 4.1. If you are not satisfied with the Company's final response to your complaint, you may submit your complaint to the Financial Ombudsman of the Republic of Cyprus (the "FOS") within four (4) months from the date you received the Company's final response.
- 4.2. Note that the FOS may refuse to examine a complaint, for example, if it is submitted more than twenty-two (22) months after the date on which the Client became, or reasonably should have become, aware of the action or omission of the financial undertaking, or of the basis for submitting the complaint, in accordance with the FOS's assessment.
- 4.3. If the Client is a legal entity, trust, or similar, different provisions may apply, and it is the Client's responsibility to be aware of the relevant legal requirements.

Financial Ombudsman of the Republic of Cyprus - Contact Details:

- **Website:** <http://www.financialombudsman.gov.cy>
- **Email:** complaints@financialombudsman.gov.cy
- **Postal Address:** P.O. BOX 25735, 1311 Nicosia, Cyprus
- **Phone Number:** 35722848900
- **Fax:** 357 22660584, 357 22660118



- 4.4. Further information on the procedure to be followed can be found on the Cyprus Securities and Exchange Commission (CySEC) website at <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain/>.

Cyprus Securities and Exchange Commission (CySEC) Contact Details:

- **Website:** www.cysec.gov.cy
- **Email:** info@cysec.gov.cy
- **Address:** 19 Diagorou Street, 1097 Nicosia
- **Telephone:** 357 22506600
- **Fax:** 357 22506700

- 4.5. When submitting a complaint, the Client should, at all times, reference the unique complaint number provided in the acknowledgment and/or response issued by the Company.
- 4.6. In the event that the Client is not satisfied with the decision of the Financial Ombudsman, they may consider pursuing civil action as a last resort.

5. Monitoring of Complaints

- 5.1. As a regulated entity, the Company is required to keep records of all received complaints. To comply with this requirement, the Company maintains an internal register of complaints, in which all relevant information and the progress of each complaint are recorded.
- 5.2. The Company submits information regarding all received complaints to CySEC on a monthly basis.

6. Complaint Records and Retention

- 6.1. All documentation and information related to a complaint shall be retained for a minimum period of five (5) years, calculated from the date of closure of the complaint.

7. Policy Review and Updates

- 7.1. The Company shall conduct a periodic review of this Procedure at least annually. The Compliance Officer is responsible for ensuring that the Procedure remains up to date and in full compliance with all relevant laws and regulations.
- 7.2. The most recent version of this Policy is available on our website and is also provided as part of the account opening documentation.
- 7.3. This Procedure may be updated or amended from time to time. When significant changes are made, the Company will notify you accordingly and update the revision date indicated below in section 8. We recommend that you periodically review the Procedure published on our website to remain informed about how the Company manages, investigates, and resolves complaints received from clients.



Appendix 1

Complaint Handling Form

1. Complaint / Client Information

Full Name: _____

ID / Passport Number: _____

Address: _____

Email: _____

Phone: _____

Client Account Number: _____

2. Complaints Details

Date of Incident: _____

Date Complaint Submitted: _____

Description of the Issue (Please provide a detailed description of the issue, including relevant dates, amounts, and correspondence references)

3. Supporting Documents Attached:

☐Yes ☐No

(If yes, please list below)

4. Declaration

Signature: _____

Date: _____