



INVESTOR SERVICES LIMITED

J. Knobel Investor Services Limited is a tied agent of MEGA EQUITY SECURITIES AND FINANCIAL SERVICES PUBLIC LTD (Registration No. HE107394) (hereinafter the Principle) is an authorised investment firm supervised by the Cyprus Securities and Exchange Commission under license number HE107394 ("M.E") for the provision of financial and investment services.

We, J. Knobel Investor Services Limited (hereinafter, the "Company"), have adopted this Complaints Procedure to ensure a fair and quick process for handling complaints that may arise from our relationship.

### **1. Submitting your Complaint**

You may submit your complaint in writing and addressed to the Compliance officer of the Principle who is authorized to handle and investigate complaints that may be submitted to them from our Clients.

You are encouraged to send your complaint to the [complaints@jknobel.com](mailto:complaints@jknobel.com) herein and submit it in any of the following ways:

1. By sending an email to [complaints@jknobel.com](mailto:complaints@jknobel.com) by completing the Complaint Form (see Appendix 1)
2. By sending a fax at: +35722711811 by completing the Complaint Form (see Appendix 1).

### **2. Acknowledging your Complaint**

We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint and register you to our internal registry where we will then provide you with 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.

### **3. Handling of your Complaint**

Once we acknowledge receipt of your complaint, we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

We shall make every effort to investigate your complaint and provide you with the outcome/decision of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process we will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) to obtain further clarifications and information relating to your complaint. We will require your full cooperation to expedite the investigation and possible resolution of your complaint.

If your complaint requires further investigation, and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we 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 and your cooperation.

#### **4. Final Decision**

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

##### **A. Contact Details of the Financial Ombudsman of the Republic of Cyprus:**

Website: <http://www.financialombudsman.gov.cy>  
Email: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)  
Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus  
Telephone: +35722848900  
Fax: +35722660584, +35722660118

If you are not satisfied with the Company's final decision you may check with the office of the Financial Ombudsman of the Republic of Cyprus in case, you are eligible to file a complaint with them 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 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 we ought to have provided you with our final decision.

##### **B. Contact Details of the Cyprus Securities and Exchange Commission:**

Website: <http://www.cysec.gov.cy>  
General email: [info@cysec.gov.cy](mailto:info@cysec.gov.cy)  
Postal Address: P.O. BOX 24996, 1306 Nicosia, Cyprus  
Telephone: +35722506600  
Fax: +35722506700

You may maintain your complaint with the Cyprus Securities and Exchange Commission ("CySEC"). However please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

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.

**Appendix 1**

**COMPLAINTS FORM**

This 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. You may accompany the said form with any other documentation that may assist the investigation of your complaint.

DATE:

CLIENT INFORMATION

Name: .....

Surname: .....

ID or Passport Number: .....

Country of nationality: .....

Legal Entity Name (in case the Client is a legal person): .....

Account Number: .....

CONTACT DETAILS OF THE CLIENT

Postal Address: .....

City/Province: .....

Postal Code: .....

Country: .....

Telephone Number: .....

Email: .....

*J. Knobel*

INVESTOR SERVICES LIMITED

DETAILS OF THE COMPLAINT

Date when the Complaint was created: .....

Employee who offered the services to the Client (if applicable): .....

Description of the Complaint (use a separate sheet if necessary): .....

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I hereby certify and confirm that to the best of my knowledge, the information furnished above is true, accurate, correct, and complete.

FOR OFFICIAL USE ONLY

Received on:

Received by:

Assigned to:

To reply by: