



BALLINGER MARKETS LTD

Complaints Policy

Ballinger Markets is a limited company registered in Malta under company number C 103976, registered address: Trident Park, Notabile Gardens, No 7 - Level 2, Mdina Road, Zone 2, Central Business District, Birkirkara CMD 2010 and is authorised by the Malta Financial Services Authority under the Investment Services Act.

Ballinger (EU) is a limited company registered in Malta under company number C 103978, registered address: Trident Park, Notabile Gardens, No 7 - Level 2, Mdina Road, Zone 2, Central Business District, Birkirkara CMD 2010 and is authorised by the Malta Financial Services Authority under the Financial Institutions Act.

Complaints policy

Ballinger EU limited and Ballinger Markets limited are committed to providing top rated products and services and we encourage feedback from anyone that has come into contact with our business so that we can continue to improve and progress at this level.

We understand that everything might not always go as smoothly as we hope, but to make sure we can correct this as soon as possible we have provided the following guidance on how to get in touch, and what steps you can expect to follow in order to reach a resolution.

Communicating a complaint

If you are a client of Ballinger Markets Ltd or Ballinger (EU) Ltd, you can contact us directly, by phone or by email. Alternatively, please email complaints@ballinger.co and our complaints department will be able to record your query.

When should I expect a response?

Our office hours are Monday to Friday, 8am to 5pm, and you should expect a response to your initial enquiry within 2 business days. According to the Companies' regulatory supervision, we have 15 working days to investigate your complaint and work with you to reach a suitable resolution.

Once these steps have been taken we will provide you with a final response to your enquiry and details on how to escalate your complaint if you remain dissatisfied (see 'Escalating a Complaint').

Complaint Resolution

Regardless of the complexity of the complaint, we aim to complete the following steps during the resolution process:

- 1. Personal contact** – Within our first communication with you, we will confirm who you should contact for further information on your complaint and how to reach them.

- 2. Incident summary** – After any investigation has taken place into your query, you will be provided with a complete breakdown of what has been reviewed and any conclusions that have been reached.
- 3. Final response** – The business will provide you with a closing response confirming our position on your complaint case. We hope to come to a resolution with all our complainants, but if this has not been achievable we will also provide contact details for the Financial Ombudsman Service.

Escalating a Complaint

If you remain dissatisfied with our response to your complaint and are an eligible complainant you have the rights to refer your complaint to the Office of the Arbiter for Financial Services.

Website:

www.financialarbiter.org.mt

E-mail:

complaint.info@financialarbiter.org.mt

Address:

Office of the Arbiter for Financial Services
First Floor, St Calcedonius Square
Floriana FRN1530
Malta

Complaint Records

Due to our regulatory obligations, we must keep a record of each complaint received and the measures taken for its resolution and retain that record for a minimum of three years from the date the complaint was received.

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