

COMPLAINTS HANDLING RULES

GENERAL CONSIDERATIONS

Trading 212 is a trading name of Trading 212 Ltd. (the Company). The Company has been established in the Republic of Bulgaria (registered number 201659500) and licensed by the [Financial Supervision Commission](#) (license RG-03-0237).

The purpose of these Rules of handling complaints from clients of the Company (the Rules) is to establish, implement and maintain effective and transparent policies and procedures for handling complaints in order to ensure timely handling of complaints received from clients or potential clients.

Within the meaning of these Rules complaint shall mean any written statement of dissatisfaction addressed to the Company by both professional or non-professional clients in connection with the provision of investment services.

PROCESS OF HANDLING COMPLAINTS

Each client or potential client who is dissatisfied with services provided by the Company has the right to submit a complaint to the latter.

Each client/ potential client can get in contact with Customer Service Team of the Company by calling (+359) 800 46049 or writing to info@trading212.com. Customer Service Team employees are prepared to answer any clients' questions and requests, and clients also have the right to submit their requests in the form of a complaint to the Company's Compliance department.

Clients may submit complaints to the Company in writing, using free text, by one of the following ways:

1. By sending it to the address to the Company: Sofia, Bulgaria, 3 Lachezar Stanchev Str., fl.10, P.Box 1756, to the attention of the Compliance Department;
2. By submitting it at the Company's office in Sofia, as referred to in item 1, or
3. By sending it to e-mail: compliance@trading212.com

Regardless of how the complaint was submitted, the client should include therein at least the following: name and surname, client number, detailed description of the circumstances subject to his/her dissatisfaction, respectively number of the contested position.

In his/her complaint the client shall set out in details the circumstances that provoked him/her to file a complaint, and that are the reason for the lack of satisfaction with the services provided by the Company. The Compliance department acts independently from other departments in the Company and shall carry out impartial verification of client case. If any additional information is required, the Company shall contact the complainant.

The Compliance department shall prepare a final written complaint outcome response/opinion to the complainant, which is to be sent within 10 (ten) working days from the date of receipt of the complaint, and where the complaint is examined at a meeting of managers - within 3 (three) working days from the date on which the meeting of managers was held.

In the event that the complaint is characterized by a legal and factual complexity, this deadline may be extended, but shall not exceed 20 (twenty) working days. If in the course of the examination of the complaint a correspondence with the client is exchanged, and he/she is

required to provide additional information/documents, or he/she submits such without be requested to do so, then the deadline for delivering opinion on the complaint may be extended accordingly. The total time-limit for giving response/opinion shall be determined for each complaint separately, and deadlines shall not accumulate.

As a result of the complaint and clarification of all facts and circumstances, the Company shall take specific actions in respect of the client, which may consist of the full recognition of the complaint as well founded, partial recognition of the above, or complete rejection of the complaint as being unfounded and unjustified.

Depending on the above, the Company can offer to the client full compensation for losses/lost profits incurred by him/her, partial satisfaction of his/her claims, or decide to reject in whole satisfaction of his/her claim.

Submission of a complaint is not the only way to protect the client. If not satisfied with the actions taken by the Company in connection with the complaint, the client is entitled to bring a civil action /to refer the matter to the competent court in accordance with the existing legislation/ and/or to seek to resolve the dispute in an alternative way through the Financial Supervision Commission or the Consumer Protection Commission.

During the complaint handling process the Company shall comply with the following rules:

- Shall review in a timely manner and without any unjustified delay customer service complaints, in accordance with deadlines laid down in these Rules;
- Shall require no fees upon submission of a complaint;
- Compliance department shall prepare a response to any customer service complaint, it being mandatory to send the above to the complainant as well;
- The opinion prepared by the Compliance department to the client shall be expressed in a clear and easily understandable language;
- An employee of the Compliance department shall file any complaint received in the Customer Complaints registered kept by the Company under a unique number;
- By the 15th day of the month in which the new quarter starts, the Company shall notify the Financial Supervision Commission about the number and summary content of the written customer service complaints received during the last quarter, as well as about results of their examination;
- Compliance department shall analyze data associated with the complaints and their handling.

FINAL PROVISIONS

By these Rules the client is considered to be notified about deadlines for examining and handling customer service complaints.

This policy was adopted by the managers pursuant to art. 26 of the Delegated Regulation 565/2017.

This policy was adopted by resolution of managers of the Company of 26.03.2018.