



eToro (Europe) Limited

Complaints Handling Guidelines

1. SCOPE

At eToro (Europe) Limited (“**eToro EU**”, “**we**” or “**the Company**”), we prioritize client satisfaction and are committed to addressing all concerns promptly and effectively.

eToro EU aims to provide a high level of service to all of its clients at all times. We value feedback of all kinds from our clients and use it to enhance the company’s products and services.

We appreciate that from time to time, things can go wrong or there can be misunderstandings. Our complaints handling guidelines are designed to ensure that any dissatisfaction with our services is managed transparently, fairly, and in a timely manner.

2. QUERIES

In the unlikely event that you are dissatisfied with any aspect of our services, we encourage you to first contact our Customer Support department, as most queries/issues/concerns can be swiftly dealt with at this level and clients experience a faster resolution time.

- For Frequently Asked Questions (FAQ), [please click here](#)
- To open a ticket for the Customer Service department, [please click here](#)
- To chat with a Customer Service representative, [please click here](#)

Most client queries can be resolved within two (2) business days. If your query requires further investigation and cannot be resolved within this period, we will be in regular contact with you until the query has been resolved as soon as practicable possible.

If you are not satisfied with the resolution provided, or feel that our service has not met your expectations, you may proceed to raise the matter as an official complaint by following the procedure outlined in the **Official Complaints** section below.



3. OFFICIAL COMPLAINTS

3.1 Definition of a complaint

A complaint is defined as a statement of dissatisfaction, addressed to the Company by a client or potential client, relating to the provision of one or more investment/ancillary services offered by eToro EU under the relevant regulations.

While official complaints must relate to investment or ancillary services provided by eToro EU under applicable regulations, we aim to address all client concerns-even those that fall outside this scope-with the same commitment to service excellence.

3.2 How to submit a complaint

You may submit an official complaint, free of charge, electronically [by filling in the relevant form here](#) or by post to the below address:

Compliance Department - eToro EU
4 Profiti Ilia Str.,
Kanika Business Centre,
7th floor,
Germasogeia,
Limassol, Cyprus
4046

Depending on the nature of the complaint, other information may be requested, such as (i) the affected position(s) identification number(s), if applicable, (ii) the date and time that the issue arose and (iii) an accurate description of the issue. The complainant can upload supporting information and submit any further information in addition to above in the "Description" section, which is considered of material importance to allow the company to resolve the issue effectively and within a reasonable timeframe.

Once the complaint is received, we will provide you with an acknowledgement of receipt within five (5) business days and provide you with a unique reference number. In case the complaint is deemed inadmissible, we will inform you promptly, along with a clear explanation of the reasons for this.

Complaints are deemed inadmissible if they do not meet the definition provided in section **3.1**.

eToro (Europe) Ltd

KIBC, (Kanika International Business Center), 7th Floor, 4 Profiti Ilia Street, Germasogia, Limassol, 4046 www.etoro.com
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3.3 Investigation of a complaint

Your complaint will be reviewed by a dedicated complaints team with oversight from our Compliance Department, ensuring it is handled fairly and without conflict of interest.

Our dedicated department will conduct a thorough investigation of your complaint and upon reaching a decision, shall provide you with a final written response within two (2) months of receiving the complaint.

We will keep you updated on the progress of your submitted complaint throughout the process.

All complaints will be handled impartially, with a comprehensive assessment conducted to determine whether eToro EU has acted within its rights and met its contractual and regulatory obligations.

In the unlikely event that we are unable to respond within two (2) months, the complainant will be informed of the reasons for the delay and will be provided with an indicative timeframe to complete the investigation which cannot exceed three (3) months from the date of the submission of the complaint.

3.4 Final response

As part of our commitment to transparency and effective resolution, our final response will include:

- A summary of the complaint.
- The outcome of our investigation.
- If applicable, an offer of remedial action or redress.
- Information about your right to escalate the complaint to the Financial Ombudsman of the Republic of Cyprus if you are dissatisfied with our response and a unique reference number to quote.

eToro EU is committed not only to resolving individual complaints but also to learning from them. We regularly monitor and analyze complaints data to identify recurring issues or trends, helping us to enhance the quality of our products, services, and client experience.

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4. NEXT STEPS

If you are not satisfied with our final response to your complaint, you are able to refer your complaint to the Financial Ombudsman Service within four (4) months of our final response letter.

The Financial Ombudsman will not consider a complaint until we have had the opportunity to address the complaint and provide you with a final response.

The Financial Ombudsman Service is an independent organisation that was established to resolve disputes between financial institutions and their customers.

The address of the Financial Ombudsman Service is:

13 Lordou Vironos Avenue, 1096, Nicosia, Cyprus
P.O. Box 25735, 1311, Nicosia, Cyprus

Further information can be found on <http://www.financialombudsman.gov.cy>.

Or via the following link: <https://www.cysec.gov.cy/en-GB/investor-protection/how-to-complain/>
It should be noted that the Cyprus Securities and Exchange Commission has no restitution powers. Any disputes for which damages are claimed, should be submitted to the Financial Ombudsman.

When complaining, a client should, at all times, use the unique reference number that will be provided in the acknowledgement and / or response by eToro EU.

5. RECORD KEEPING & CONFIDENTIALITY

All complaints are recorded and managed using a secure electronic system, and documentation will be retained for a minimum of five (5) years following the conclusion of the complaint process. We ensure the confidentiality of all client information in line with regulatory requirements.

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