

etoro (UK) Ltd Complaints Handling Procedure

How to raise a complaint, what we will do, and your right to refer a complaint to the Financial Ombudsman Service.

1. Before making a formal complaint

If you have a question or need help with your account, a transaction or a service, please contact Customer Service through the eToro support portal:

www.etoro.com/customer-service/

Many queries can be resolved quickly. If you remain dissatisfied, or you want us to treat the matter as a formal complaint, please make this clear. You do not need to use any particular wording to make a complaint.

2. How to make a complaint

You can make a complaint through the support portal or by any other channel through which we receive customer communications, including in writing, verbally, electronically or through social media. If you are complaining on behalf of someone else, we may need confirmation that you are authorised to do so.

Please provide as much information as possible, such as:

- your name and account details, if relevant;
- what happened and why you are dissatisfied;
- the relevant product, service, transaction or position;
- the date and time of the relevant event, if known; and
- what you would like us to do to resolve the matter, together with any supporting documents.

You may submit a complaint even if you do not have all of this information. We will ask for anything further that we reasonably need.

3. What happens after you complain

1. **Acknowledgement:** Making a complaint is free of charge. We will acknowledge your complaint promptly and no later than five business days after receiving it. We will provide details of this procedure and explain what happens next.
2. **Investigation:** We will carry out a fair and objective investigation. We will review relevant information, identify the product, service and legal entity involved, and consider whether other customers may be affected. We may contact you if we need more information.
3. **Our response:** We aim to resolve complaints as soon as reasonably possible. Our policy is to issue a written Final Response in all cases. This will summarise the complaint, explain our decision, and set out any remedial action or redress, where applicable.
4. **Eight-week deadline:** Within eight weeks of receiving your complaint, we will send either a Final Response or a written explanation of why we cannot yet provide one, when we expect to do so, and information about your right to refer the complaint to the Financial Ombudsman Service, where applicable.

4. Complaints concerning Cryptoassets

eToro will consider and investigate complaints relating to cryptoasset services in accordance with this procedure. However, the Financial Ombudsman Service may not have jurisdiction to consider every cryptoasset complaint. This will depend on the nature of the service, the activity complained about and the complainant's eligibility under the applicable rules.

5. Financial Ombudsman Service

If you are an eligible complainant and you are dissatisfied with our Final Response, or we have not provided a Final Response within the applicable timeframe, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). FOS is an independent service for resolving disputes between financial businesses and their customers.

Any referral should normally be made within six months of the date of our Final Response. Our Final Response will explain your referral rights, the applicable time limits and any relevant eligibility or jurisdictional conditions. FOS rules may also impose other time limits.

FOS may not be able to consider every complaint. Eligibility depends on matters including the complainant, the activity or service complained about and the applicable regulatory jurisdiction. Where FOS is not available, we will explain this in our response. You should still complain to us first so that we have the opportunity to investigate the matter.

Contact details:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123 5.

6. Customers who may need additional support

Please tell us if you have a disability, health condition, personal circumstance or other reason why you may need additional support during the complaints process. We will take reasonable steps to communicate with you appropriately and give you a fair opportunity to explain your concerns.

7. How we use complaints

We record complaints and review them for root causes, recurring themes, control weaknesses and potential customer harm. We use this information to improve our products, services, policies, training and controls. Where a complaint suggests that other customers may have been affected, we will consider appropriate remedial action and escalation.

8. Our regulatory status

etoro (UK) Limited is authorised and regulated by the Financial Conduct Authority. The Firm's complaints arrangements are designed to meet the applicable FCA requirements, including the Dispute Resolution: Complaints (DISP) rules.

9. Questions about this procedure

If you need help using the support portal or have questions about making a complaint, please contact Customer Service at www.etoro.com/customer-service/