



# COMPLAINT HANDLING POLICY

ARIA Private Clients is a trading name of ARIA Capital Management (Europe) Limited. ARIA Capital Management (Europe) is authorised and regulated by the MFSA to provide financial services in Malta and has passporting rights to Ireland. Registered address: Nu Bis Centre, Mosta Road, Lija, LJA 9012, Malta.

ARIA Capital Management (Europe) Limited places great importance on ensuring that it provides the highest standards of service to its clients.

If you are dissatisfied with the service you have received, we encourage you to advise us of your complaint so that we have the opportunity to investigate and put matters right where the service has not been on the highest standards.

We aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.

We aim to ensure that:

- It is easy for you to raise your complaint;
- Your complaint is appropriately investigated;
- Any suggestions for improvements are considered;
- You are satisfied with the handling of your complaint.

This page explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

## HOW TO RAISE A COMPLAINT.

If you are not satisfied with any aspect of our service or products, please submit a complaint in writing to the Compliance Officer, ARIA Capital Management (Europe) Limited, Nu Bis Centre, Mosta Road, Lija, LJA 9012, Malta.

Email address: [compliance@ariaprivateclients.com](mailto:compliance@ariaprivateclients.com)

## HOW LONG WILL IT TAKE?

Our aim is to address any concerns as soon as possible and within the regulatory guidelines.

We will generally send you a 'final response' letter within eight weeks. This will clearly set out ARIA Capital Management (Europe) Limited position with regard to your complaint and will also advise you how to contact the Office of the Arbiter for Financial Services to request them to review your case if you feel it appropriate.

You will receive a copy of their leaflet and will have six months from the date of our 'final response' letter to ask them to carry out a review.

## THE OFFICE OF THE ARBITER FOR THE FINANCIAL SERVICES

The Office of the Arbiter for Financial Services acts independently of ARIA Capital Management (Europe) Limited and provides a service as an unbiased adjudicator. The Arbiter autonomous and independent body with power to mediate, investigate and adjudicate complaints filed by customers against all financial services providers regulated by the MFSA. The Arbiter is totally independent and impartial of all parties concerned to the complaint.

### The address to write to is:

The Office of the Arbiter for Financial Services

Address:

1st Floor

St Calcedonius Square

Floriana FRN 1530

Malta

- Telephone: (+356) 21249245
- Website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)
- Email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)