AvaTrade strives to provide our customers with an unrivalled trading experience, ensuring that all customers are treated fairly. We value feedback of all kinds from our Clients and use it to enhance our products and services. We appreciate that from time to time things can go wrong or there can be misunderstandings. We are committed to dealing with queries and complaints positively and sympathetically.

From time to time some customers may be dissatisfied with aspect(s) of the service AvaTrade provides and we acknowledge the right of customers to have any expression of dissatisfaction dealt with courteously, professionally and in a timely manner.

The Central Bank of Ireland (“CBI”) 2012 Consumer Protection Code (the “CPC”) defines as “complaint” as

An expression of grievance or dissatisfaction by a consumer, in connection with:

a) the provision or the offer of the provision of a product or service to a consumer by a regulated entity, or

b) the failure or refusal of a regulated entity to provide a product or service to a consumer.

Only a duly completed, submitted complaint form accompanied by adequate supporting evidence (as necessary) to complaints@avatrade.com will be recorded as a complaint by the company.

In the event that you have any query and/or concern and/or issue and/or problem and/or reason to feel dissatisfied with any aspect of our service, in the first instance you should contact our customer services team, as the vast majority of issues can be dealt with at this level, via: http://www.avatrade.com/about-avatrade/contact-us

Issues may arise as a result of misunderstandings and can be easily resolved by our customer services team who are happy to assist you and will try to resolve the issue as soon as possible.

If our customer services team is unable to resolve the matter or you feel that our service has not met your expectations and you wish to raise this issue as a formal complaint, you must complete a Complaint Form, which is accessible in the legal documents section of our website. The completed Complaint Form accompanied by adequate supporting evidence (as necessary) must be submitted to complaints@avatrade.com to be recorded as a formal complaint.

- Please complete the Complaint Form clearly and accurately along with supporting evidence (as necessary).
- We will provide you with a regular written update on the progress of the investigation of the complaint at intervals of not greater than 20 business days;
- We will attempt to investigate and resolve the complaint within 40 business days of having received the complaint;
- Where the 40 business days have elapsed and the complaint is not resolved, we will inform you of the anticipated timeframe within which we hope to resolve the complaint.
- We will advise you in writing, within 5 business days of completion of the investigation of a complaint, of the outcome of the investigation.
• Once an investigation if a complaint is completed, a Final Response shall be issued to the Client with the outcome of the investigation together with any required explanations and any remedy measures the Company intends to take.

A Final Response is a written response from the Company which either:

(a) Accepts the Complaint and, if appropriate, offers redress (appropriate redress may not involve financial redress, it may, for example, simply involve an apology) in accordance to the Company’s policy to resolve complaints in amicable and good business terms;
(b) Offers redress without accepting the Complaint, as a gesture of goodwill and in accordance to the Company’s policy to resolve complaints in amicable and good business terms; or
(c) Rejects the complaint and gives reasons for doing so.

A Complaint will be deemed as resolved or settled where the Company has sent in writing a Final Response to the Client.

If you do not feel that your complaint has been resolved satisfactorily you are then able to refer your complaint to the Financial Services and Pensions Ombudsman (“FSPO”). The FSPO is an independent organisation that was established to resolve disputes between financial institutions and their customers.

Any referral to the FSPO must take place within six years of our Final Response to you, and you should also note that the FSPO will not consider a complaint until we have had the opportunity to address the complaint.

For additional information on the FSPO and the services it provides, please see its website at www.fspo.ie. Alternatively, you can contact the office on +353 1 567 7000 or write to: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Ireland.