

## **COMPLAINTS HANDLING PROCEDURE**

Capital Com (UK) Limited (the “**Firm**”) is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 793714. Our Internal Complaints Management Policy has been endorsed by our Board of Directors, which regularly reviews it alongside information on the number and nature of complaints that we receive. In addition to this, we have established the following procedure for handling complaints from our customers. Defined terms in our Terms and Conditions will have the same meaning in this Complaints Handling Procedure, unless otherwise defined.

### **1. Raise your complaint with our Customer Support team**

Whilst we always endeavour to offer the best possible service to you, we recognise that you may on occasion feel dissatisfied with an aspect of our service. If this is ever the case, you should, in the first instance, contact our Customer Support team by email to the email address [support@capital.com](mailto:support@capital.com), by telephone on +44 20 3097 8888 or by using the “Complaints Form” which can be found in the following [link](#) of our website. Most complaints can be resolved at this level.

When contacting our Customer Support team, please provide as much information as possible, including (but not limited to):

- your full name and registered email address;
- a clear description of the issue(s); and
- references to any additional relevant documentation, screenshots, etc.

Our Customer Support team will then endeavour to resolve your concerns as quickly as possible. If within three business days following our receipt of the complaint you confirm that you are happy with the proposed resolution of your case, or we do not receive confirmation from you regarding your interest in further escalating the matter, we will regard your complaint as resolved. We will then promptly provide you with a Summary Resolution Communication (“**SRC**”). The SRC will include the outcome of your complaint and inform you of your right to escalate your complaint, free of charge, to the Financial Ombudsman Service (“**FOS**”) where applicable.

### **2. Escalation to our Complaints Department**

If, however, our Customer Support team is unable to resolve your complaint to your satisfaction, you will be notified that your complaint has been escalated to our Complaints Department. Whilst every effort will be made to pass on the details of your complaint as fully and accurately as possible, you should ensure that the Complaints Department has all the relevant facts and evidence to conduct a thorough and independent investigation into your complaint.

The Complaints Department can be contacted for the attention of Helen Lucking, by:

- email at: [complaints.uk@capital.com](mailto:complaints.uk@capital.com); or
- post at: Complaints Department, 2nd Floor, 4 Orchard Place, London SW1H 0BF.

You will be sent a written acknowledgement of your complaint by email within two business days of our Complaints Department’s receipt of the complaint. Additional information may be requested from you if it is needed. The Complaints Department will then keep you informed of the progress of its investigation.

Our Complaints Department will investigate your complaint competently, diligently and impartially to assess whether the Firm has acted fairly, within its rights and have met the Firm’s contractual obligations.

Please note that, as per the Firm’s Terms and Conditions and dependent on the nature of your complaint, we may suspend trading on your account(s) while your complaint is being investigated. We will notify you should this be the case.

Within **eight weeks** of receiving your complaint, the Complaints Department will send you either:

- A final response letter (the “**Final Response**”); or
- If at that point in time we are unable to provide you with a Final Response, a written response will be provided to you explaining the reasons for the delay in providing you with a Final Response, and an indication of the date by which the Complaints Department expects to provide you with it.

Our Final Response will review the relevant facts, findings and conclusions of our investigation and state whether your complaint has been upheld or rejected and, where appropriate, will offer redress and/or remedial action. If your complaint is rejected, we will explain the reasons for this.

### **3. Referral to FOS**

If you are classified as a Retail customer, and in some instances as a Professional customer, you will have further recourse should you feel that your complaint has not been resolved satisfactorily, by our Complaints Department. In this event, you are entitled to refer your complaint to the FOS, free of charge.

The FOS is an independent organisation established to resolve disputes between financial institutions and their customers. Our Complaints Department will provide you with all of their details and a copy of the standard explanatory leaflet in the Final Response.

A referral to the FOS must be made within **six months** of the date on which the Final Response is sent to you. Please also note that the FOS will not consider a complaint until the Firm has had the opportunity to address it. If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint.

You may request a copy of the standard explanatory leaflet from the Financial Ombudsman Service directly using the following contact details:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: <https://www.financial-ombudsman.org.uk/>