

OBR INVESTMENTS LTD COMPLAINTS PROCEDURE FOR CLIENTS

We, **OBR Investments Limited** (hereinafter, the “Company”), have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

The Company owns and operates the brand OBRinvest. OBR Investments Limited is authorised and regulated by the Cyprus Securities and Exchange Commission as a Cyprus Investment Firm (CIF License Number 217/13). OBR Investments Limited is registered in Cyprus under the Companies Law, with registration number HE303684. OBR Investments Limited is located at 12 Archiepiskopou Makariou Avenue III, Office No. 201, ZAVOS KRISTELLINA TOWER, 4000, Mesa Geitonia, Limassol, Cyprus.

1. Definition of a Complaint

Complaint means any expression/statement of dissatisfaction addressed in a written manner to the Company by a client, via the completion and submission of the relevant online electronic Complaint Form available on the Company’s website and which is relating to the provision of investment services and accompanied by relevant evidence (as necessary).

2. Submitting your Complaint

In order to submit a complaint to the Company, you are kindly requested to complete and submit the **Complaint Form** of the Company (click the button below). Please note that the Company may not accept complaints submitted to it by any other mean/method (i.e. e-mail, telephone, etc.).

Click [Here](#) to proceed to the Complaint Form

Once you successfully complete and submit your complaint, the **Compliance Department** of the Company shall handle and investigate your complaint.

3. Acknowledging your Complaint

We will acknowledge receipt of your complaint within five (5) days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint.

4. Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay. We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. During the investigation process will keep you updated of the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) in order to obtain where needed, further clarifications and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or another durable medium. When a holding response is sent, it will indicate the causes of the delay and when the Company's investigation is likely to be completed. In any event, we shall provide you with the outcome of our investigation no later than one (1) month from the issuing of the holding response, depending on the complexity of the case and your cooperation. Please note that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of three (3) months from the date of the submission of your complaint. In cases that you will provide us with a valid reason for not responding to our officers within the said period (3 months), the Company shall reopen the relevant investigation in good faith.

5. Final Decision

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable).

1. **Contact Details of the Financial Ombudsman of the Republic of Cyprus:**

Website: <https://www.financialombudsman.gov.cy/>

Email: complaints@financialombudsman.gov.cy

Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus

Telephone: +35722848900

Fax: +35722660584, +35722660118

If you are not satisfied with the Company's final decision you may submit your complaint to the Financial Ombudsman of the Republic of Cyprus and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response

OBR Investments Limited is licensed and regulated by CySEC, CIF License Number 217/13.
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within the three (3) month time period specified above you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when we ought to have provided you with our final decision.

2. Contact Details of the Cyprus Securities and Exchange Commission:

Website: <https://www.cysec.gov.cy/>

General email: info@cysec.gov.cy

Postal Address: P.O. BOX 24996, 1306 Nicosia, Cyprus

Telephone: +35722506600

Fax: +35722506700

You may maintain your complaint with the Cyprus Securities and Exchange Commission, however please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint's procedures referred to above.