



## **Complaints Handling Procedure**

## **Purpose**

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RTFX is required to establish, implement and maintain effective and transparent procedures for the reasonable and prompt handling of complaints received from Retail Clients or potential Retail Clients, and to keep a record of each complaint and the measures taken for its resolution. RTFX is also required to inform complainants that they may refer their complaint to the MFSA if they are not satisfied with the manner in which it has been handled by RTFX.

## **Procedure**

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RTFX takes customer service very seriously, and as such has this Complaint Handling Procedure in place.

### *First Stage*

Customers may wish to notify their Account Manager and/or Customer Services Officers of their query/complaint by calling on the Sales and/or Trading Telephone numbers listed within the Trading Platform and/or Website. The Account Manager and/or Customer Services Officer will do his/her utmost to address any query/complaint received as soon as possible.

### *Second Stage*

Should the Customer still remain unsatisfied with the response provided at the “first stage”, s/he may escalate the complaint to RTFX’s General Manager as a “second stage” approach.

Complaints by the Customer at the “second stage” must be made in writing addressed to:

The General Manager  
RTFX Ltd  
Level 2 The Cornerstone Complex  
16<sup>th</sup> September Square  
Mosta MST 1180  
Malta

E-mail complaints may be addressed to [gm@rtfx.com](mailto:gm@rtfx.com)

At this second stage, a Complaint Log will be opened and all subsequent communication with the Customer will be in writing. The Complaints Log will record all action taken to resolve this Customer Complaint. RTFX shall give immediate acknowledgment for any query or complaint received from a Customer at this “second stage” and aside of providing the Customer with a definitive reply as soon as the relevant facts of the complaint have been ascertained, will also inform the Customer that should s/he not be satisfied s/he may wish to further escalate the Complaint by writing to the MFSA.

### *Third Stage*

Should the Customer, having exhausted all avenues at resolving the matter with the General unsatisfied, s/he may also direct the complaint in writing to:

The Consumer Complaints Manager  
Malta Financial Services Authority  
Notabile Road  
Attard BKR 3000  
Malta

S/he may also wish to E-mail his complaint to [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt)