



COMPLAINTS HANDLING PROCEDURE

ABF Trade EU Limited

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ABF Trade EU Limited
162 Fragklinou Rousvelt, 1st & 2nd Floors
Limassol 3045, Cyprus
CySEC Licence No. 171/12
www.abftrade.com/eu

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Document Control

Version	Date	Description	Approved By
v1.0	12 May 2026	Initial version for ABF Trade EU Limited	Board of Directors

1. Introduction

ABF Trade EU Limited ("the Company") is a Cyprus Investment Firm ("CIF") with business address at 162 Fragklinou Rousvelt, 1st & 2nd Floors, Limassol 3045, Cyprus, registered under Company Registration No. HE 291958 and authorised and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under CIF Licence No. 171/12.

The Company is committed to providing high-quality investment services and to treating all Clients fairly. Where a Client has a concern or complaint, the Company has established a clear and transparent complaints handling procedure to ensure that all complaints are addressed promptly, fairly, and consistently.

By accepting this Complaints Handling Procedure, you acknowledge and confirm that the official legally binding language of the Company is English. Where this document is made available in other languages for convenience, the English version shall prevail in the event of any discrepancy.

2. Definition of a Complaint

For the purposes of this Procedure, a complaint is any expression of dissatisfaction, whether oral or written, from a Client or potential Client about the provision of, or failure to provide, investment or ancillary services by the Company, including but not limited to:

- The quality or timeliness of the service provided.
- The handling or execution of a Client Order.
- The Company's fees, charges, or terms.
- The conduct of the Company's staff or representatives.
- The Company's communications or disclosures.

General enquiries, questions about account features, or requests for information are not considered complaints for the purposes of this Procedure, although the Company endeavours to respond to all communications promptly.

3. How to Submit a Complaint

To submit a complaint to the Company, Clients are requested to send an email to the Company's dedicated complaints email address. The Company strongly encourages written complaints to ensure that all details are accurately recorded.

Complaints Email	complaints@abftrade.com
By Post	ABF Trade EU Limited, 162 Fragklinou Rousvelt, 1st & 2nd Floors, Limassol 3045, Cyprus
Telephone	+357 25 262002

To assist the Company in investigating your complaint efficiently, please include the following information in your complaint:

- Your full name and Client account number.
- A clear description of the complaint, including the specific service or transaction concerned.
- The date(s) on which the relevant event(s) occurred.
- Any supporting documentation or evidence you consider relevant.
- The outcome you are seeking.

4. Complaint Acknowledgement

Upon receipt of your complaint, the Company will send you a written acknowledgement within five (5) business days. The acknowledgement will confirm:

- That the Company has received your complaint.
- The name and contact details of the person handling your complaint.
- The Company's target timeframe for providing a substantive response.

If the Company is unable to provide a full response within the initial timeframe, it will keep you informed of the progress of the investigation and the expected date of a final response.

5. Complaint Investigation and Response

Once the Company acknowledges receipt of your complaint, the Compliance Department will review it carefully and investigate the circumstances surrounding it. The Company aims to provide a full written response to all complaints within thirty (30) calendar days of receipt. In complex cases, this period may be extended, and the Company will notify you of the extension and the reason for it.

The Company's response will:

- Confirm whether the complaint has been upheld, partially upheld, or rejected.
- Explain the reasons for the Company's decision.
- Where applicable, set out any remedial action the Company proposes to take.
- Inform you of your right to escalate the complaint to an external body if you are not satisfied with the outcome.

Please note that the Company will consider your complaint as closed and cease the relevant investigation if you fail to respond to any request for further information within a reasonable period of time, as communicated to you in writing.

6. Escalation — Financial Ombudsman of the Republic of Cyprus

If you are not satisfied with the Company's final decision, or if the Company fails to provide a response within the timeframe set out in this Procedure, you may refer your complaint to the Financial Ombudsman of the Republic of Cyprus.

The Financial Ombudsman provides an independent, free, and impartial dispute resolution service for consumers and is competent to examine complaints relating to investment firms regulated in Cyprus. The Financial Ombudsman may be contacted as follows:

Website	https://www.financialombudsman.gov.cy/
Email	complaints@financialombudsman.gov.cy
Postal Address	P.O. BOX 25735, 1311 Nicosia, Cyprus
Telephone	+357 22 848 900

7. Escalation — Cyprus Securities and Exchange Commission

You may also maintain your complaint with the Cyprus Securities and Exchange Commission (CySEC). Please note, however, that CySEC does not act as a mediator or arbitrator in individual client disputes. CySEC's role is to supervise investment firms and to take enforcement action where appropriate. You may contact CySEC as follows:

Website	https://www.cysec.gov.cy/
Email	info@cysec.gov.cy
Postal Address	P.O. BOX 24996, 1306 Nicosia, Cyprus
Telephone	+357 22 506 600

8. Complaints Records

The Company maintains a record of all complaints received, including the details of the complaint, any investigation carried out, and the outcome. These records are retained in accordance with applicable regulatory requirements and are available for review by CySEC upon request.

The Company reviews its complaints records periodically to identify any patterns or systemic issues that may require corrective action, and to ensure the ongoing effectiveness of this Procedure.

9. Amendments

The Company reserves the right to review and/or amend this Procedure whenever it deems this appropriate or when required to do so by applicable law or regulatory requirements. An updated version of this Procedure will always be available on the Company's website at www.abftrade.com/eu.