

THE DETAILS OF THE PROCESS TO BE FOLLOWED WHEN HANDLING A COMPLAINT

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This document outlines the processes Chatham Financial Europe sp. z o.o. (“Chatham PL”) has adopted for dealing with Chatham PL’s client complaints that are covered by the Markets in Financial Instruments Directive (MiFID II), 2014/65/EU. Client complaints received by Chatham PL will be managed by Chatham PL’s complaints review team.

Registering a Complaint

If a client of Chatham PL (“client”) wishes to file a complaint regarding our provision of, or failure to provide, a regulated service, or their dissatisfaction regarding our handling of a complaint, they may do so by contacting our complaints review team:

- in person, at the head office of Chatham PL at: Chatham Financial Europe sp. z o.o. ul. Kotlarska 11, 31-539 Cracow, Poland;
- in writing, via a postal services operator, a courier or a messenger, to the address of the head office of Chatham PL at: Chatham Financial Europe sp. z o.o. ul. Kotlarska 11, 31-539 Cracow, Poland;
- in electronic form, to the e-mail address: complaints_handling@chathamfinancial.com.

To process a complaint, Chatham PL will require the client’s contact details, as well as a brief description of the nature of the complaint and the loss, material distress, or material inconvenience which the client has suffered. If any of the required detail is missing, Chatham PL will contact the client to obtain missing information.

In the event of uncertainty over whether a client intends a communication to be treated as a complaint, Chatham PL may contact the client to confirm if the communication is intended as a formal complaint. If the client states that they do not wish to have the communication treated as a complaint, no further action will be taken and Chatham PL will consider the matter closed.

Complaints Handling Process

Upon receipt, the complaint submission will be entered into our internal complaint review process. The client will be notified that Chatham PL has received their complaint and that it is under review by Chatham PL’s complaints review team. The client will also receive a copy of Chatham PL’s complaints handling procedures and contact information for Chatham PL regarding the filed complaint.

Chatham PL will arrange an independent investigation into the allegations and will work to complete it expeditiously.

The complaints review team will endeavour to reply to the complaint within 15 business days of receiving the complaint and to address the concerns raised. In exceptional situations, if the complaint cannot be addressed within 15 business days, Chatham PL will send an update to the client notifying them of the delay.

The final reply to the complaint will be provided within 35 business days of receiving the complaint.

In cases where giving a response to the client within 35 business days is not possible, Chatham PL's complaints review team will notify the client and:

- explain the reason for the delay to the client;
- explain any further steps or information required in order to handle the complaint;
- identify the expected term for handling the complaint and giving a response, which cannot exceed 60 business days of its receipt.

Notification of Outcome and Further Redress

Following their investigation, the complaints review team will notify the client in the form of an e-mail of their decision on whether the complaint is upheld. Upon the client's request, Chatham PL will provide a written complaint response sent to an address indicated by the client. If the complaint is upheld, the decision will, among other things, lay out Chatham PL's proposed resolution for the complaint.

Chatham PL hopes it can resolve any issues raised by the client. However, if the client remains dissatisfied with Chatham PL's final response, they may have additional recourse through referring the complaint to an alternative dispute resolution entity, as defined in Article 4(1)(h) of Directive 2013/11/EU of the European Parliament and Council (21 May 2013) regarding alternative dispute resolution for consumer disputes. They may also have the right to pursue civil action.