



Complaint Management Policy

Eightcap Pty Ltd

Table of Contents

Introduction	2
What is a complaint?	2
Acknowledging your complaint	3
Assessing and investigating your complaint	3
Escalating your complaint	3
Contacting AFCA:	4

Introduction

Eightcap is committed to providing superior customer service to its clients and welcomes feedback.

If you are dissatisfied with our products or services please let us know and give us the opportunity to investigate your complaint and/or answer any questions you might have. The complaints process is free of charge.

For your information, we have set out how we manage the complaints that we receive in this Complaints Management Policy (**Policy**). This Policy has been prepared in line with the requirements and standards set out in the Australian Securities and Investment Commission (ASIC) *Regulatory Guide 165: Internal Dispute Resolution*. Should you have any further questions relating to our complaints management procedures, you are welcome to contact us by emailing customerservice@eightcap.com

What is a complaint?

We consider any expression of dissatisfaction made to or about us whether related to our products, services or staff, a complaint. This also includes expressions of dissatisfaction about the way we have handled an earlier complaint for example, where you have complained, and your complaint has not been responded to.

Lodging your complaint

You may lodge your complaint in any of the following ways:

- in writing;
- by email;
- by telephone;
- via Eightcap's social media platforms; or
- by messaging us on LiveChat.

For us to assist you most efficiently, we would recommend that you:

- notify our Client Services team and/or your Account Manager of the details of your complaint;
- where applicable, compile and send us any documents that relate to your complaint; and
- let us know your preferred method of contact and provide us with your contact details.

The sooner we have all the relevant information, the sooner we can investigate and respond.

If you require any additional assistance in lodging your complaint, our friendly Client Services team will be able to assist you. You can reach out to them through most of the channels referred to above and they will guide you through the process.

Acknowledging your complaint

We will acknowledge your complaint as soon as possible but in any event **within 24 hours (or one business day)** of receiving it. Once we have received your complaint, we will provide you with a complaint reference number – this is for record keeping purposes and can be used as a reference should you wish to follow up on the investigation and resolution of your complaint.

Assessing and investigating your complaint

Eightcap operates a multi-tier complaint management process. Your complaint will therefore be assessed and investigated at the first point of contact by our Client Services team who will attempt to resolve the complaint directly with you.

If our Client Services team is unable to resolve your complaint within **5 calendar days** of receiving it or if you are not satisfied with their proposed resolution, your complaint will be referred to our Compliance team who will conduct a further review and investigation and provide you with a comprehensive and final response.

Please take note that we have up to **45 calendar days** to investigate and resolve your complaint from the date we received it. We will ensure to communicate with you throughout this time and if required, ask for further information.

If in exceptional circumstances, we are unable to resolve your complaint within 45 calendar days, we will write to you to before the 45-day period ends to:

- inform you of the reasons for the delay;
- provide you with an update on the progress of the complaint; and
- specify a date when a decision can be reasonably expected.

Escalating your complaint

If, despite our best efforts, and where the complaint has been fully considered under our internal complaints management procedure, you believe your complaint has not been satisfactorily dealt with, you may refer your complaint to an External Dispute Resolution (EDR) Scheme. Eightcap is a member of the Australian Financial Complaints Authority (AFCA), an independent EDR Scheme approved by ASIC. You can find more information about the AFCA complaints process on their website listed below.

Please take note that AFCA will not consider your complaint until we have had the opportunity to address your complaint internally.

Contacting AFCA:

Postal	GPO Box 3, Melbourne, VIC 3001, Australia
Phone	1800 931 678
Fax	(03) 9613 6399
E-mail	info@afca.org.au
Website	www.afca.org.au