



# COMPLAINT HANDLING POLICY

ACM EUROPE LIMITED

**ACMEL Address**  
NU BIS CENTRE,  
Triq il- Mosta  
LIJA  
LJA 9012  
Malta

## Complaints Procedures

ACM EUROPE LIMITED (ACMEL) is authorised and regulated by the Malta Financial Services Authority (MFSA) to provide financial services in Malta and has passporting rights to Ireland. Registered address: NU BIS CENTRE, Triq il- Mosta, LIJA, LJA 9012, Malta.

ACMEL places great importance on ensuring that it provides the highest standards of service to its clients.

### Your right to complain

If you are dissatisfied with the service you have received, we encourage you to advise us of your complaint so that we have the opportunity to investigate and put matters right where the service has not been of the highest standards

We aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority. We aim to ensure that:

- It is easy for you to raise your complaint;
- Your complaint is appropriately investigated;
- Any suggestions for improvements are considered;
- You are satisfied with the handling of your complaint.

Although we always try to provide a high standard of service, we understand that there may be occasions where you aren't happy with the services we've provided.

That's why we have a complaints procedure.

### Who to contact

Main contact for complaints: Compliance Officer

Contact details: [complaints@ariacm.com](mailto:complaints@ariacm.com)

ACM EUROPE LIMITED, NU BIS CENTRE, Triq il- Mosta, LIJA, LJA 9012, Malta.

Telephone: +356 2755 5069

### What we do when a complaint is received

Our actions will be the same whether your complaint is made in writing or verbally. We aim to assess any complaint fairly, consistently and promptly.

Where possible, we'll try to resolve your concerns within 3 working days of receiving your complaint.

### If we can resolve your complaint within 3 working days, we will:

- Contact you by the end of the third day of receiving your complaint, confirming how we have dealt with it.

### If we cannot resolve your complaint within 3 working days, we will:

- Write to you within 5 working days of receiving your complaint
- Investigate your complaint further.
- We may need to get a signed letter of authority from you so we can collect certain information from other parties on your behalf
- We aim to complete our investigation within 8 weeks of receiving your complaint

### Write to you again when we have completed our investigation, confirming:

- Details of our investigation
- Whether your complaint should be upheld or not
- What corrective action or redress (or both) may be suitable

### If we haven't been able to complete our investigation within 8 weeks of receiving it, we will write to you again, explaining:

- The reason(s) why we have not been able to complete our investigation
- When we hope to complete our investigation

### If you are unhappy with our response

- If you're not happy with our response, you may refer your complaint to the Office of the Arbiter for Financial Services free of charge, who may be able to help.
- We'll provide full details of how to do this when we write to you.

Where appropriate, we'll provide you with the relevant contact details.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We'll however, pursue information on a regular basis.

**In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we'll carry out the following action:**

- We'll write to the firm concerned, explaining that we believe the complaint in question to be theirs, and suggesting that they contact you directly.
- We'll enclose a copy of your original complaint letter or email or if this was made verbally, written details of the notes we made.
- We'll write to you Electronically via email, giving contact details of the relevant firm, and invite you to get in touch with them directly. We'll also provide you with a copy of the email we send to the firm.
- We'll copy the new firm in on this email.

**The Office of the Arbiter for Financial Services**

The Office of the Arbiter for Financial Services acts independently of ACHEL and provides a service as an unbiased adjudicator. The Arbiter autonomous and independent body with power to mediate, investigate and adjudicate complaints filed by customers against all financial service providers regulated by the MFSA. The Arbiter is totally independent and impartial of all parties concerned to the complaint.

**The address to write to is:**

The Office of the Arbiter for Financial Services Address: N/S in Regional Road, Msida MSD 1920, Malta Telephone: (+356) 21249245

Website: <https://www.financialarbiter.org.mt>

Email: [complaint.info@asf.mt](mailto:complaint.info@asf.mt)

## How to reach us

**ACMEL Address**  
NU BIS CENTRE,  
Triq il- Mosta  
LIJA  
LJA 9012  
Malta

ACM EUROPE LIMITED. ACM EUROPE LIMITED is authorised and regulated by the Malta Financial Services Authority ([www.mfsa.mt](http://www.mfsa.mt)) and registered with the Central Bank of Ireland for conduct of business rules. Malta company number: C 26673. Registered office: NU BIS CENTRE, Triq il- Mosta, LIJA, LJA 9012, Malta

**Tel:** +356 2755 5069

**Email:** [admin@ariacm.com](mailto:admin@ariacm.com)

**Website:** [www.ariacm.com](http://www.ariacm.com)