

Complaints Policy

This document sets out Spread Co's policy of receiving and dealing with complaints made by our clients. Spread Co is committed to treating its customers fairly and to ensuring that any complaints that you may have about the products or services provided to you by Spread Co are dealt with quickly and fairly. If you have any questions about this document or on your rights of complaint to Spread Co, please do not hesitate to contact our Compliance Officer, who has responsibility for oversight of the Company's compliance with the FCA's rules in relation to client complaints.

The FCA has issued specific rules governing the manner in which regulated firms are to handle customer complaints (see FCA Handbook: Dispute Resolution: Complaints (DISP)). The FCA's rules relating to complaints are designed to lay down minimum standards for the proper handling and resolution of complaints received from clients. This is to ensure that complaints are handled fairly, effectively and promptly, minimising the number of complaints that need to be referred to the Financial Ombudsman Service. This purpose is consistent with the FCA's consumer protection regulatory objective.

1. Making a Complaint

If you are a client or a potential client of Spread Co and are a private individual or represent a business which employs fewer than 10 persons, has a turnover or annual balance sheet that does not exceed EUR 2M at the time the complaint is made to us and you are dissatisfied with any aspect of your dealings with Spread Co, you have the right to complain to us. You may make such a complaint in writing, over the telephone, or in any other usual method of communication which is convenient for you. You should notify us by:

Email: Client Services cs@spreadco.com

Telephone: +44 (0)192 383 2682

Post: Client Services, 1st Floor North, Argyle House, Joel Street, Northwood Hills, Middlesex HA6 1NW

2. Dealing with your Complaint

As soon as Spread Co receives your complaint, it will be referred to the relevant department within our business and if required, you will be contacted and asked to provide as much information as you can in relation to the complaint. We will endeavour to resolve the complaint to your satisfaction within three business days of receiving it.

If we are unable to resolve your complaint within three business days of receiving it, we will acknowledge your complaint in writing and a member of our Compliance Department will be appointed to oversee and handle our investigation. We will keep you up to date as matters progress. You are free to contact us at any time if you have any questions.

At the earliest opportunity and within eight weeks of receipt of your complaint we will send a final written response to you which either:

- i. Accepts the complaint and, where appropriate, offers redress or remedial action; or
- ii. Offers redress or remedial action without accepting the complaint; or
- iii. Rejects the complaint and gives our reasons for doing so; or
- iv. Explains why it is not possible to make a final response and indicates when we expect to be able to do so.

At this point we will also provide you with full details of how you can refer your complaint to the Financial Ombudsman Service if you are dissatisfied with our response.

If you accept Spread Co's decision you should inform us of this, but if you do not do so within eight weeks, the case will be considered closed.

3. Right to Refer to Financial Ombudsman Services

The complainant has the right to refer the matter to the Financial Ombudsman Service (FOS), if the response provided by Spread Co is not considered satisfactory or if it has been unable to provide a final response to your complaint within eight weeks of receiving it. The case may be escalated to the FOS so long as the complainant does this within six months of the company's Final Resolution letter. Please note that the Financial Ombudsman Service will not consider a complaint until we have had the opportunity to address the complaint.

The Financial Ombudsman Service address is the following:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Access the [Financial Ombudsman Service](#) website or contact them via [email](#).

You can access a copy of the FOS explanatory leaflet at the following link: <http://www.fos.org.uk/publications/consumer-leaflet.htm>