

Complaints Handling Policy

Last updated: March 2025

1. Introduction

WeTrade, a trading name of WeTrade International CY Ltd, an investment firm regulated and authorized by the Cyprus Securities and Exchange Commission ("CySEC") under License No. CIF 453/25, has adopted this Complaints Handling Policy in order to establish a fair and quick procedure for handling complaints that may arise from the relationship with the client.

2. Definitions

"Complaint" A statement of dissatisfaction addressed to WETRADE by a natural or legal person relating to the provision of an investment and/or ancillary service provided by WETRADE, in accordance with the Complaints Handling Policy. The statement of dissatisfaction may relate to your rights under the Terms and Conditions and/or other contractual documents consented during the onboarding process, the provision of customer support services in respect to the way used to address a query and/or the time required to address such query.

"Complainant" A natural or legal person who is presumed to be eligible to have a complaint considered by WETRADE and who has already lodged a complaint.

3. Complaints Handling Process

All complaints will be handled in the Republic of Cyprus, in accordance with the Complaint Handling Procedures set forth herein and you agree that we shall have the right to resolve any complaint or dispute or difference whatsoever in accordance with the Complaint Handling Procedures set forth herein.

a. Submit a formal complaint:

The clients wishing to submit a complaint as a result of their dissatisfaction with the investment and/or ancillary services offered are advised to complete and submit the Official Complaint Form available in Annex 1 of the Complaints Handling Policy. The completed Complaint Form shall be submitted via email to complaints@wetradeeu.com or via post to WeTrade International CY Ltd at the address Agias Fylaxeos & Zinonos Rossidi 2, 2nd Floor, 3082, Limassol, Cyprus.

In addition, you can send full details of your complaint by email to complaints@wetradeeu.com. When submitting your complaint, please ensure that the full name is given, along with information about the trading account number, full description of the complaint (including dates), the claimed amount and any correspondence exchanged with the personnel.

In cases where the complaint is submitted by the client's legal representative (e.g., attorney, public legal counsellor) the Official Complaint Form and any supportive documentation shall be accompanied by duly executed written authorization to represent or act on the behalf of the complainant (i.e., power of attorney) in the English language or/and in the complainant's language.

It shall be noted that a complaint will be considered as an Official Complaint and will be given a Unique Reference Number (URN) only if submitted in accordance with the above means.

Please note that a complaint received on any day other than a business day, or after 18:00hrs local time on a business day, will be treated as received on the next business day for reporting purposes.

b. Acknowledgment of your complaint:

WeTrade will confirm, within five (5) days, the receipt of the complaint to the complainant. A unique reference number (URN) will be given via e-mail to your registered email address. The unique reference number shall be used for all future communication in relation to the matter between you, as a complainant, and WETRADE and/or the Financial Ombudsman (if applicable).

It is further noted that a representative of WeTrade may contact you directly in order to obtain further clarifications, information and/or documentation in relation to your complaint. The complainant's cooperation is required for the prompt handling of the relevant complaint.

c. Handling Process and Response:

WeTrade will investigate the complaint and reply, within two (2) months, to the complainant about the outcome/decision of the investigation. During the investigation of the complaint, WETRADE will inform the complainant of the handling process of the complaint.

In the event that WETRADE is unable to respond within two (2) months, WETRADE will inform the complainant of the reasons for the delay and indicate the period of time within which it is possible to complete the investigation. This period of time cannot exceed three (3) months from the period of submission of the complaint.

In the case where the complainant remains unresponsive to the WETRADE's attempts to contact you for a period of 3 (three) months, please be informed that the WETRADE will provide you with a final written notice in order to assist you in reaching an amicable solution. Should you fail to respond to the final written notice within 10 (ten) working days starting from the day you received the notice, the WETRADE shall consider the matter as closed due to the lack of cooperation demonstrated.

d. What happens if I am not satisfied with the response:

In the event where the final outcome/decision of the complaint's investigation does not fully satisfy your demands, you may contact the Financial Ombudsman (the "FO") of the Republic of Cyprus within four (4) months upon receipt of the Company's final response on the respective complaint.

The complaint can be submitted to the Financial Ombudsman in one of three (3) ways, along with the processing fee:

- a. By hand or by post to the address 15 Kypranoros, 1061 Nicosia or P.O. Box. 26722, 1647 Nicosia;
- b. By facsimile (fax) to 22-660584 or to 22-660118;
- c. By electronic mail (e-mail) to the address: complaints@financialombudsman.gov.cy.

Further information as to the procedure you need to follow can be found on <http://www.cysec.gov.cy/en-GB/complaints/how-to-complain>

In the event that you are not satisfied by the decision of the FO, you may maintain your complaint through an Alternative. Dispute Resolution (ADR) Mechanism and/or take civil action as an option of last resort.

Appendix 1 – Complaint Form

COMPLAINT FORM



No. of the Form: _____
Client's Name: _____
Account ID: _____
Address: _____
Email: _____
Description: _____

Date: _____ Signature: _____

Please enclose any evidence and relevant documentation.
Submit the form via email to Complaints@wetradeeu.com or via post to Agias Fylaxeos & Zinonos
Rossidi 2, 2nd Floor, 3082, Limassol, Cyprus

Internal Use Only

Employee handling the complaint: _____
Position: _____
Date of Receipt: _____
Date of response: _____

Result and Date of final resolution:

