



Client Complaints Policy

1. Introduction

CH Ltd (“CH”, “we”, “our”, “it”, “Company”) is the issuer and seller of the financial products described or offered on this website. The company is authorized and regulated by the NFA under license number . 0521634, offers Contracts for Difference (CFDs) in various underlying products. The company is a rapidly growing CFD provider, currently offering a portfolio of over 2000 tools.

The Company has adopted this Complaints Policy (the “Policy”) specifically designed for Clients (as defined below) in order to ensure a fair and quick process for handling Complaints (as defined below) from Clients (“Client Complaints”) that may arise from our relationship with Clients.

Our aim is to provide a high level of service to all of our Clients at all times. We value feedback of all kinds from our Clients and use it to enhance our products and services. We appreciate that from time to time things can go wrong or there can be misunderstandings. We are committed to dealing with queries and complaints positively and sympathetically, to ensure compliance with our statutory obligations under the Securities (Conduct of Business) Regulations 2008 of the chelles and complaints can cost money and reflect badly on the Company if not handled properly and effectively.

Accordingly, we established and implement effective and transparent procedures for the reasonable and prompt handling of Client Complaints, and we maintain records of each Complaint per our statutory obligations under the Securities (Conduct of Business) Regulations 2008 of the chelles and the measures taken for the Complaint’s resolution.

In this document, unless the context otherwise requires, the following capitalised terms shall have the following meaning -

“**Client(s)**” means a person that has entered into a contractual agreement as a client when opening an account with CH Ltd;

“**Complaint**” means an expression of dissatisfaction by a Client regarding the provision of investment and/ or ancillary services provided to the Client by CH. Only a Complaint submitted in a duly completed and submitted complaint form supplied by the Company (the “Complaint Form”) accompanied by adequate supporting evidence (as necessary) will be recorded as a Complaint by the Company and will be handled as such.

2. Submitting your Complaint

Any query and/or concern and/or issue and/or problem you may have in respect of the services provided by CH under the Client Agreement shall be made in writing and addressed to the Company’s “Customer Support Department” via the ["Contact Us"](#) page on our Website. This page is also available through the "Help" menu on the CH Trading Platform.

Should you wish to submit an official Complaint for your account or your dealings with the Company, please request for the Complaint Form from the Company’s Customer Support Department via the ["Contact Us"](#) page.

This Complaint Form, upon completion, can be submitted to CH in the following ways:

- Log into the CH platform and upload the form to the “Contact Us” tab under

Menu > Help.

- Log into the [CH platform](#) and submit the form [via Online Chat](#).

Complaints made by Clients cannot be considered by the Company unless the Complaint Form is duly completed with all the required information and it is accompanied by adequate supporting evidence (as necessary) for the Client's claims.

3. Handling of your Complaint

Upon receipt of a duly completed Complaint Form, the Complaint will be dated (the "**Complaint Date**") and the matter will be escalated to the "Complaints Team", where it will be assigned to a Complaints officer, and will be recorded by the Company as an official Complaint.

The Complaints officer will issue a holding response in writing, within five (5) days from the day of receipt of the Complaint, indicating that the Complaint is acknowledged, its unique reference number to be quoted in all communications with the Company regarding the Complaint, and that the Complaint is being investigated. The Complaints officer will attempt to resolve the Complaint within two (2) months from the time received.

In investigating a Client Complaint, the Company considers the subject matter of the Complaint, the contents of the duly completed Complaint Form, the evidence the Client has provided, and the evidence in our records. As part of its investigation the Complaints officer may share and receive information (including personal, financial and trading data) regarding a Client complaint with/from third-parties (e.g. with the FSA, our legal advisors or with another subsidiary company of the CH group of companies) in line with the Privacy Policy and the User Agreement of the Company.

Further clarifications and information relating to the Complaint may be requested from the Client within the two (2) months from the Complaint Date ("**two (2) months time-frame**"), as necessary. In the event that the Client takes more than seven (7) working days to respond to a communication, the two (2) months time-frame will be extended by the number of days in addition to the seven (7) working days that the Client took to respond.

Once a Complaint's investigation is completed, a final response (the "**Final Response**") shall be issued in writing to the Client with the investigation's outcome(s) together with any required explanations and any remedial measures the Company intends to take.

The Final Response may-

- (a) accept the Complaint and, if appropriate, offer any redress the Company deems reasonable and appropriate (appropriate redress may not involve financial redress, it may, for example, simply involve an apology) in accordance to the Company's policy to resolve complaints in amicable and good business terms;
- (b) offer redress without accepting the Complaint, as a gesture of goodwill and in accordance with the Company's policy to resolve complaints in amicable and good business terms; or
- (c) reject the Complaint giving reasons for doing so.

Further clarifications on the Final Response may be provided following the Client's subsequent communication with the Company.

A Complaint will be deemed resolved or settled where the Company has sent in writing a Final Response and/or further clarifications on the Final Response to the Client.

Furthermore, should a Client fail to reply to any communication from the Company (including the Final Response) for a period of greater than one (1) month from the date of the communication, the Company will consider the Complaint time-barred and closed.

If the Company is unable to resolve a Complaint within two (2) months, the Company will update the Client on the status of the Complaint and will continue to do so until such time as the investigation is complete. The Company shall have an additional month to resolve a Complaint, if it is unable to resolve a Complaint within the two (2) months time-frame (i.e. the Company shall resolve a Complaint within a maximum period of three (3) months from the Complaint Date).

If the Client remains dissatisfied with the Final Response of the Company or in case of no Final Response within three (3) months from the Complaint Date the Client may escalate the Complaint to the FSA.

Clients residing in Switzerland who remain dissatisfied with the Final Response of the Company or in case of no Final Response within the three (3) months' time-frame, may also refer the matter to NATIONAL FUTURES ASSOCIATION (NFA).

Questions regarding this Policy may be sent to the Company's Customer Support Department in writing via the "[ContactUs](#)" page on our website.

4. Disclosure and Update of the Policy

As noted in section 3 of this Policy, **the Complaint Form is available to Clients and any potential clients upon written request at the "[Contact Us](#)" page on our website.**

This Policy shall be regularly reviewed and updated by the Compliance Function (as defined under the Financial Services Authority Act 2013 of the chelles), in consultation with the "Complaints Department" and in line with applicable legislative updates.

5. Records and Reporting

The Company is required to keep and continuously update records of all the Complaints received from Clients with details of the investigation conducted, the final outcome of these, any remedy measures undertaken and all the communication with the Clients.

The Complaints Department shall maintain the appropriate records in this respect and the Compliance Function shall regularly monitor and review the Company's compliance with the applicable regulatory requirements for handling Client Complaints and the record-keeping held by the Complaints Department. Furthermore, the Compliance Function shall report, voluntarily or as requested, to NFA information regarding Client complaints filed to the Company.