



## COMPLAINTS HANDLING - PROCEDURE

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### 1. INSTRUCTIONS

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eToro Money Malta Ltd (“Us/We” or “eToro”) strives to provide its customers (“You”) with an outstanding service and excellent customer care. We also value customer complaints as it assists us to improve the way we operate and deliver our services. Thus, if you have a complaint, please do not hesitate to contact us in the manner set out below and we will do our utmost to resolve your issue.

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### 2. HOW TO PLACE A COMPLAINT:

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Complaints regarding eToro’s Money products and services are to be sent via your app and through our portal.

In order to help us understand and deal with your enquiry or concern as quickly as possible, please ensure that the complaint contains a clear description of the facts surrounding your claim, supported by documents and evidence where possible. Upon receipt of a complaint, an e-mail of acknowledgement will be sent to you by the end of the following business Day.

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### 3. DEALING WITH YOUR COMPLAINT

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Upon receiving the complaint we shall investigate the matter and will provide you with a final response within reasonable time frames, and in any case, by no later than fifteen (15) days from the date of the submission of the complaint. In the unlikely event that a final response cannot be provided within the expected time limits, you will be provided with information regarding the causes of such delay and an indication of when the investigation is likely to be completed.

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### 4. FURTHER OPTIONS

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If, upon receiving our final decision, you are still dissatisfied with our resolution, you may escalate your complaint to the *Malta Office of the Arbitrator of Financial Services*, by means of a formal letter and complete complaint [Form](#) addressed to: [The Office of the Arbitrator for Financial Services 1st Floor, St Calcedonius Square Floriana FRN 1530 Malta](#)

eToro aims to maintain the highest standards of quality in its service rendering and will hence take all necessary steps to ensure that any issues material to a complaint are not repeated in the future.

**eToro Money Malta Ltd – C 97952** is a Financial Institution licensed by the Malta Financial Services authority (MFSA) under the 2<sup>nd</sup> and 3<sup>rd</sup> Schedule of the Financial Institutions Act (Chapter 376) of the laws of Malta, with registered office in 52, St. Christopher Street, Valletta VLT 1462 – Malta) - [www.eToro.com](http://www.eToro.com)

The present does not constitute as financial advice. Terms and Conditions apply.