

# **CANTOR FITZGERALD IRELAND LTD COMPLAINTS HANDLING POLICY**

November 2018

## 1. Introduction

---

Cantor Fitzgerald Ireland Limited (“Cantor”, “we”, “our”) places considerable importance on providing you with a high level of service. However, we understand there may be times when we do not meet your expectations. We value our clients’ feedback, which is why we want all our clients to let us know if they are unhappy with our service or product provided.

We aim to resolve all complaints quickly and effectively. Cantor manages complaints arising in respect of its regulatory products and services in accordance with applicable regulatory requirements and the Central Bank’s Consumer Protection Code.

## 2. Purpose

---

The aim of Cantor’s Complaints Handling Policy (“this Policy”) is to set out the manner in which Cantor responds to your complaint.

Cantor aims to resolve your complaint promptly and objectively by:

- Making it easy for the client to tell us about their complaint
- Carrying out a thorough investigation
- Considering our decision carefully
- Explaining our conclusions to the client clearly
- Treating clients fairly
- Learning through our mistakes

## 3. Scope

---

This policy is applicable to all clients and potential clients of Cantor.

## 4. Classification as a complaint

---

The Central Bank’s Consumer Protection Code defines a complaint as “an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with:

- a) the provision or the offer of the provision of a product or service to a consumer by a regulated entity; or
- b) the failure or refusal of a regulated entity to provide a product or service to a consumer;

All complaints will be handled in accordance with the Central Bank’s regulatory requirements, as set out in the Consumer

Protection Code, and Cantor’s Complaints Handling Procedures.

## 5. How to make a complaint

---

We want you to be able to complain in any way that you prefer. If you are dissatisfied with our service you may let us know by:

- Telephone:  
+353 1 633 3800

As part of our commitment to quality service, telephone calls are recorded.

- Email:  
Complaints@cantor.com

- In writing:  
Head of Client Legal Services  
Cantor Fitzgerald Ireland Limited  
23 St. Stephen’s Green,  
Dublin 2,  
D02 AR55

Please provide us with your name, address and account or reference number together with full details of your complaint.

## 6. How soon will Cantor deal with a client’s complaint?

---

If it is possible, Cantor will try to resolve your complaint within 5 business days of receipt of your complaint. Due to the complex nature of some complaints this may not always be possible and therefore an extended time period may be required in order to satisfactorily resolve your complaint.

Should this not be possible, we will aim to acknowledge your complaint in writing within five business days.

Your complaint will be investigated promptly, impartially and thoroughly by our specialist staff and who will provide you with a full response at the earliest opportunity. If your complaint is particularly complex, we will need more time to investigate. During this time, Cantor will provide you with a regular update on progress, and at no greater intervals than every 20 business days, starting from when the complaint was made.

We have a regulatory obligation to attempt to investigate and resolve your complaint within 40 business days of having received the complaint.

In the unlikely event that we are unable to resolve your complaint within 40 business days

after you first told us about it, we will inform you accordingly in writing, confirming how long we expect the investigation to take. At this stage we will provide you with the details of the Financial Services and Pensions Ombudsman (“FSPO”). This will enable you, should you wish, to refer your complaint to the FSPO if you are dissatisfied with the delay.

We try to resolve all complaints to our clients’ satisfaction. Upon completion of our investigation we will notify you in writing within five business days of completing our investigation, confirming:

- i) the outcome of the investigation;
- ii) where applicable, the terms of any offer or settlement being made;
- iii) that you can refer the matter to the FSPO; and
- iv) the contact details of the FSPO.

However, if you are unhappy after receiving our conclusions, you can convey your concerns to the Cantor specialist dealing with your

complaint, who will in turn issue you with a Final Response Letter so that you may refer your complaint to the FSPO.

## **7. What are the contact details of the FSPO?**

---

Further details relating to the FSPO, including how to make a complaint, are available at:

- Website: [www.fspo.ie](http://www.fspo.ie),
- by telephone on: +353 1 567 7000, or
- by writing to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## **8. Further information**

---

If you wish to discuss a potential complaint or issue informally you are welcome to do this with your broker or you can contact Cantor using the abovementioned contact details. Cantor values your feedback on its products and services to help us continue to meet your expectations.