

COMPLAINTS HANDLING POLICY

The website <https://www.ogm.market/> is owned and operated by One Global Market Limited (the Company), supervised and regulated by the Financial Conduct Authority (FCA) with firm reference number 769481 and company number 10396402, with registered address 25 Cabot Square, Canary Wharf, London, E14 4QZ, United Kingdom.

We have adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints that may arise from our relationship.

“Complaint”- as per the FCA definition, is any oral or written expression of dissatisfaction, whether justified or not, from, or behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:

- a. alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- b. relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service.

1. *How to make a Complaint*

If for any reason there is a dissatisfaction regarding any aspect of our services, you should contact our Customer Support Function on +4402030346400 or at compliance@ogm.market as the vast majority of the complaints can be dealt with at this level.

If our Customer Support Function cannot resolve the issue, they will refer you to the Compliance Function.

2. *Submitting your Complaint*

You may submit your complaint in writing and address to the Compliance Function of the Company. The Compliance Function operates independently and will carry out an impartial review of your case.

Complaints can be submitted electronically to the following email address:
compliance@ogm.market

3. Acknowledging your Complaint

Upon receipt of your complaint, we will acknowledge it within five (5) business days and provide you with a unique reference number. This number should be used in all future communication with the Company regarding the specific complaint.

4. Handling of your Complaint

Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

During the investigation process we will keep you updated on the handling process of your complaint. One of our officers may contact you directly (including communication by email or phone) to obtain further clarifications and information relating to your complaint. We will require your full cooperation to expedite the investigation and possible resolution of your complaint.

5. *Final Decision*

We shall make every effort to investigate your complaint within eight (8) weeks from the date you have submitted your complaint to us, where we must either:

- A. provide you with a written 'final response' which:
 - 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 reasons for doing so, and which:
 - a. encloses a copy of the Financial Ombudsman Service's (FOS) standard explanatory leaflet;
 - b. provides the website address of the Financial Ombudsman Service;
 - c. informs you that if you remain dissatisfied with our response, you may now refer your complaint to the Financial Ombudsman Service; and
 - d. indicates whether or not we consent to waive the relevant time limits.

- B. provide you with a written response which:
- i. explains why we are not in a position to give a final response and provide an indication as to when we expect to be able to do so;
 - ii. informs you that you may now refer the complaint to the FOS;
 - iii. indicates whether or not we consent to waive the relevant time limits;
 - iv. encloses a copy of the FOS standard explanatory leaflet; and
 - v. provides the website address of the FOS.

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

If you feel that your complaint has not been resolved satisfactorily by the Compliance Function, you are able to refer your complaint to FOS. The FOS is an independent organisation for settling disputes between financial services firms and their customers.

After reviewing your complaint and all relevant issues, the FOS will make a determination. The FOS has the authority to resolve the complaint and the Company will be bound by their determination. Please note that you can utilise the FOS free of charge.

The FOS may be contacted at:

Exchange Tower, Harbour Exchange Square, London, E14 9SR or via their website <https://www.financial-ombudsman.org.uk/>

Any reference to the FOS should take place within six (6) months of the Compliance department's final response letter. Any reference to FOS should not be made by you until you receive a final response from us or eight weeks after the date of your complaint, whichever is sooner.