

Skybound Wealth Europe Ltd (the "SWE") is licensed and regulated by the Cyprus Securities and Exchange Commission (the "CySEC"), under licence number 308/16, which allows SWE to operate as a Cyprus investment firm for the provision of investment services.

SWE is required to establish and maintain effective procedures for the response, management, recording and handling of complaints received from retail clients (or potential retail clients).

This document sets out SWE's process for the submission and management of such complaints, in order for them to be resolved without undue delay, taking into account the seriousness of the complaints as well as the financial implications this may have on both the clients and SWE.

Submission of a Complaint

A complaint consists of any expression of dissatisfaction whether this is given verbally or in writing, from or on behalf of a complainant, with respect to SWE's provision or failure to provide its services.

However, where a complaint is received verbally, we will request that concerns are addressed in writing so as to ensure full understanding of the complaint and avoid any misunderstanding or ambiguity.

Any complaint received should be clear with regards the person and/or policy/activities to which the complaint relates. Where a complaint is received from a person other than the person affected, or unconnected to the transaction or policy then an appropriate Letter of Authority must accompany the complaint in order for us to manage the complaint appropriately.

The complaint must be submitted in writing in the form referred in Appendix I.

SWE will accept any complaints submitted in any of the following ways:-

- Submission of a written communication via e-mail using the following e-mail address:- complaints@skyboundwealth.eu
- In writing by post to:-
No.35 Stasikratous Street
Office 302
1065
Nicosia
Cyprus
- Or by completing and sending the attached complaints form to SWE using either of the above mediums.

Any complaints are directed, in the first instance, to the appropriate manager who will begin their investigations into the concerns raised.

Record

In accordance with the applicable laws and regulations, SWE shall take all appropriate measures and steps to ensure its adherence and compliance with respect to record keeping, internal complaints register and records retention.

Complaint Acknowledgement

Any complaint received will be referred to the Compliance Function who will register the complaint and log this within an internal register and will allocate a reference number to the complaint. This reference should be used in all correspondence with the Company.

Once registered the Compliance Function will then acknowledge receipt of the complaint received. We will aim to provide this to

the complainant within 48 hours of receipt of the complaint but within a maximum of 5 working days of receipt of the complaint.

Our clients will also receive a copy of 'How we Manage your Complaint' which will fully explain how we will manage the complaint received.

How we Handle Complaints

Once we have acknowledged a complaint, we will begin our investigations into the concerns raised and will aim to provide a full response as soon as possible but, within a maximum of, 8 weeks from the receipt of the complaint.

Where we are unable to provide our response within the 8-week time limit then we will contact the complainant and explain the reason why we are unable to provide our full response within the specified time limits. This communication will also confirm when the complainant can expect to receive the response. A response will not exceed 3 months from the date of receipt of the complaint.

Forming a Decision

Once our investigations have been completed our findings from those investigations will be communicated along with the outcome decision reached.

Where follow up actions are required then we will confirm the expected timescales for these actions to be completed.

There are two possible outcomes of any investigations undertaken:-

- Fully or partially upheld
- Not upheld

If our clients are not happy with the outcome of the complaint, then they may be able to address their concerns further through the Financial Ombudsman Service of the Republic of Cyprus, through Alternative Dispute Resolution (ADR) or local court/legal process.

In the event of dissatisfaction with the response we provide clients may also address concerns to the Cyprus Securities and Exchange Commission (CySEC).

However, CySEC does not have restitution powers so does not investigate individual complaints.

Contact details:-

The Financial Ombudsman of the Republic of Cyprus:

Website: <http://www.financialombudsman.gov.cy>

General email: complaints@financialombudsman.gov.cy

Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus

Telephone: +35722848900

Fax: +35722660584, +35722660118

The Cyprus Securities & Exchange Commission:

Website: <http://www.cysec.gov.cy>

Postal Address: P.O. BOX 24996, 1306 Nicosia, Cyprus

Telephone: +35722506600

Fax: +35722506700

Complaints to CySEC must be submitted as indicated here: <https://www.cysec.gov.cy/en-GB/investor-protection/>, as complaints submitted via email in any CySEC email address will not be processed.

Please note that the right to take legal action remains unaffected by the existence or use of any complaint's procedures referred to above.

Resolution of disputes with customers

Skybound Wealth Europe Ltd is committed to providing its services to high ethical standards, honestly, fairly, professionally and in the best interests of clients. The Firm fully complies with the requirements of the Regulations under which it operates and in particular



the protection of investors as so expected within EU/MIFID Laws and Directives.

We strive to ensure any complaints received are fully investigated, handled honestly and professionally and to reach a mutually satisfactory conclusion where it is found that a complaint is founded on reasonable grounds and that any compensation demanded is considered to be reasonable fair.

Information Sharing

In accordance with our Privacy policy, we will not share information with third parties for use in marketing their products and services to our clients unless this is specifically requested or we have received consent for us to do so.

However, we may share information with third parties where such consent is given or where we have a legal or regulatory obligations to do so.

Any third parties we are required to share your information with are required to protect the confidentiality of the information they hold and only use this in accordance with Data Protection Laws.

Reporting to CySEC

Pursuant to the relevant laws and regulations, SWE shall adhere to the complaint reporting requirements and provides information on complaints and complaints handling to CySEC.

Policy update

This policy shall be reviewed on at least an annual basis, as well as when it its necessary in order to reflect any updates in the applicable requirements.

Appendix I

Complaints Form

Date:

Client Information	
Name	
Surname	
Name of Legal Representative (if appropriate)	
Policy Number	
Address	
Contact Number	
Email	
Complaint Details	
Date of Complaint	
Adviser providing services to Client	
Description of Complaint (use separate sheet if necessary)	

