



Appendix A – Client Complaints Policy

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1. Complaints Policy Overview

Mexem Financial Services UK Ltd (“Mexem UK”, “we”, or “the Company”) is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 1009371.

Mexem UK provides intermediary services for Interactive Brokers (U.K.) Limited, enabling clients to access investment products through execution-only services, including Stocks and Shares ISAs.

We are committed to treating our clients fairly and maintaining clear, effective, and transparent procedures for the prompt handling of any complaints or expressions of dissatisfaction from retail clients or prospective clients.

This policy sets out the steps you should follow if you wish to raise a complaint and explains how we will handle your complaint in line with the FCA's Dispute Resolution (DISP) rules.

1. How to Make a Complaint

You can submit a complaint by any of the following methods:

- **Online:** Support page, contact form
- **Email:** Complaints.uk@mexem.com
- **Post:** Complaints Team, Mexem Financial Services UK Ltd, 1-7 Dockray PI, London NW1 8QH

Please include:

- Your full name and contact details
- Your account reference (if applicable)
- A clear description of your complaint
- Any relevant documents or evidence

We aim to make the process as easy as possible for you. If you need support submitting a complaint, please let us know.



2. How We Handle Complaints

Once we receive your complaint:

- If the complaint is verbal and we can settle it immediately (e.g. a trade dispute) we will do so and inform the Compliance Officer, who will invoke the three-day complaint resolution process.
- If the complaint is in writing or if it is a verbal complaint and cannot be resolved immediately, we will **acknowledge receipt within 5 business days**
- We will provide you with a **unique reference number**, which you should quote in all future correspondence about the complaint, including if you choose to refer the matter to the **Financial Ombudsman Service**
- We will carry out a **fair, thorough, and impartial investigation**
- We will keep you informed of the progress of your complaint;
- We will aim to provide a **final response within 8 weeks** of receiving your complaint
- If we are unable to respond within that timeframe, we will write to explain:
 - the reason for the delay
 - what we are doing to resolve the issue
 - when you can expect to receive our final response

Our final response will clearly set out our findings and explain whether your complaint has been upheld, along with any proposed resolution and will be accompanied by:

- a) an explanation that the complainant can now refer the complaint to the FOS if they remain dissatisfied;
- b) the FOS standard explanatory leaflet;
- c) details of the FOS website address;
- d) confirmation of whether we will waive the relevant FOS referral time limits (we will not ordinarily do so).

Where the Firm receives a complaint that has been forwarded from another firm, we will deal with the complaint in the same way as if the complaint was made directly to the Firm. As such, the standard time limits will apply from the date on which we receive the complaint.

Where we receive a complaint but have reasonable grounds to be satisfied that another firm may be solely or jointly responsible, we reserve the right to forward the complaint to the other firm provided that we:

- Do so promptly
- Inform you in a final response letter as to why the complaint has been forwarded to another firm, including the firm's contact details in the response
- Where we are jointly responsible for the fault alleged in the complaint, comply with the Firm's obligations in respect of the part of the complaint for which we are responsible.



3. Complaints Resolved by Close of Third Business Day

If you are an eligible complainant and where we have resolved a complaint by close of business on the third business day following the receipt of your complaint, we will inform you of this.

In providing our explanation to you, we will:

- Refer to the fact that you have made a complaint and inform you that we now consider the complaint to have been resolved;
- Inform you that if you are still dissatisfied with the resolution of the complaint that you may be able to refer the matter to the FOS;
- Indicate whether we consent to waiving the relevant time limits for referral of the matter to the FOS where applicable;
- Provide the website address of the FOS; and
- Refer to the availability of further information on the website of the FOS.

4. If You're Not Satisfied – Financial Ombudsman Service

If you are an eligible complainant (e.g. a retail client, consumer, small business, or charity), and you:

- are dissatisfied with our final response, or
- do not receive a final response within 8 weeks,

You have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge. You must do this within 6 months of our final response. Referring your complaint will not affect your legal rights.

To check whether you're an eligible complainant under FOS rules, visit www.financial-ombudsman.org.uk/consumers/complaints-can-help

5. Contact Details for the Financial Ombudsman Service

Address:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Phone: 0800 023 4567

Website: www.financial-ombudsman.org.uk