

The Firm is committed to providing a high level of service to its Clients. Nonetheless, there may be occasions where Clients feel that they have an issue that they would like to be addressed in relation to such services. The Firm takes such concerns seriously and endeavours to promptly respond to and resolve complaints. The Firm has established, implemented and maintains complaints management policies and procedures aimed to facilitate the settlement of disputes quickly and fairly and to fulfil the Firm’s obligations as set by its regulator, the Financial Conduct Authority (“FCA”).

Please see below for a summary of the Firm’s Complaints Procedure.

1. WHAT SHOULD YOU DO IF YOU WISH TO MAKE A COMPLAINT?

If you have a complaint, you may make a notification to the Firm either in writing or verbally (by phone or in person). Contact details are as follows:

Banor Capital Limited
108-110 Jermyn Street
London SW1Y 6EE
UNITED KINGDOM

Contact Email: giacomo.mergoni@banorcapital.com
Contact Phone: +44 (0) 20300218602.

2. HOW WILL MY COMPLAINT BE HANDLED?

Your complaint will be dealt with by the Firm’s complaints team in a prompt and fair manner.

3. WHAT HAPPENS IF THE FIRM IS ABLE TO RESOLVE MY COMPLAINT WITHIN THREE (3) WORKING DAYS?

The Firm shall promptly provide a written response stating the resolution to your complaint and such response will include information on your rights.

4. WHAT HAPPENS IF THE FIRM IS UNABLE TO RESOLVE MY COMPLAINT WITHIN THREE (3) WORKING DAYS?

The Firm will promptly issue to you an initial written acknowledgement stating receipt of the complaint. Within eight (8) weeks of receiving your complaint, the Firm will endeavour to provide a full and final response.

5. WHAT IF MY COMPLAINT IS COMPLEX?

The Firm may not be able to issue a final response to certain complex complaints within the eight (8) week period following receipt of the relevant complaint. In such cases, the Firm will provide a holding response within this eight (8) week period explaining why the Firm is unable to resolve your complaint at this time and specifying the timeframe for the next point of contact.

6. WHAT IF I FEEL THAT MY COMPLAINT HAS NOT BEEN RESOLVED SATISFACTORILY?

If you are of the view that your complaint has not been resolved satisfactorily, you may ask the Firm to reconsider the response. Note that you may (if you are an eligible complainant) have the right to refer your complaint to the Financial Ombudsman Service (“FOS”) and such referral must occur within six (6) months of the date of The Firm’s written confirmation or to take civil action.

7. WHAT IS THE FOS?

The FOS is a free and independent service set up by Parliament to resolve individual complaints between financial businesses and their customers when it is not possible to come to a mutual agreement. Only eligible complainants can have their complaints considered by the FOS. The Firm will inform you of your rights in the written response that the Firm sends to you.

You can find out more about the FOS on their website: <http://www.financialombudsman.org.uk/>.

8. WHAT IF I HAVE QUESTIONS ABOUT THE COMPLAINTS PROCEDURE?

Please contact us using the following details:

giacomo.mergoni@banorcapital.com