Credit Financier Invest Limited
Complaints & Compensation Policy

1. What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a client about the firm's provision of, or failure to provide, a financial service or a redress determination. This includes expressions of dissatisfaction received by the firm's Client Manager, Compliance Director, or any other member of staff, regardless of the channel through which they are received (telephone, email, or in writing).

We are committed, under the FCA's Consumer Duty (PRIN 2A), to handling all complaints promptly, fairly, and with your interests at the centre of everything we do.

2. How to make a complaint

If you are dissatisfied with any aspect of our service, please contact us in the first instance using the details below. You are welcome to contact us by any of the following means:

- **Telephone:** +44 (0)20 3907 4131
- **Email:** complaints.uk@cfi.trade
- **Post:** Compliance Director, Credit Financier Invest Limited, 16 Berkeley Street, W1J 8DZ, London, UK

To help us investigate and resolve your complaint as quickly as possible, please provide as much detail as you can, including your full name and account number, the date(s) of the relevant transaction(s) or event(s), and a clear description of your concern and the outcome you are seeking.

3. How we will handle your complaint

Step 1 – Initial Assessment (by close of business the next business day)

Where possible, we will attempt to resolve your complaint by the close of business on the business day following receipt. If we are able to resolve it to your satisfaction within this timeframe, we will confirm this to you in writing.

Step 2 – Written Acknowledgement (within 3 business days)

If your complaint cannot be resolved by the end of the next business day, we will send you a prompt written acknowledgement within **three business days** of receipt. This acknowledgement will confirm that your complaint has been logged, provide you with the name and contact details of the person handling it (ordinarily the Compliance Director), and explain what happens next.

Step 3 – Investigation

Your complaint will be investigated thoroughly and impartially by our Compliance Director, who is independent of the individual or team whose actions are the subject of the complaint. We may contact you during the investigation if we need further information.

Step 4 – Final Response (within 8 weeks)

We will issue you with a written **final response** within **eight weeks** of the date your complaint was received. Our final response will:

- Set out our findings and conclusions;
- Either accept the complaint and, where appropriate, offer redress; or reject the complaint and give clear reasons for doing so;
- Confirm whether you are eligible to refer your complaint to the Financial Ombudsman Service (FOS) and the timeframe for doing so.

If we are unable to issue a final response within eight weeks, we will write to you explaining why and indicating when we expect to be in a position to do so. At that point, you will also have the right to refer your complaint to the Financial Ombudsman Service without waiting for our final response (see Section 4 below).

4. The financial ombudsman service (fos)

If you are not satisfied with our final response, or if we have not issued a final response within eight weeks of receiving your complaint, you may be eligible to refer your complaint to the **Financial Ombudsman Service (FOS)**, which is a free and independent dispute resolution service.

Eligibility

FOS is generally available to retail clients and certain small businesses. Elective professional clients (clients who have opted up from retail client status) are generally **not** eligible to refer complaints to FOS. Our final response will confirm your eligibility.

Time Limit

If you are eligible, you must refer your complaint to FOS within **six months** of the date of our final response letter. If we have not issued a final response within eight weeks of your complaint being received, you may refer to FOS at any time after that point, without waiting for our final response.

Contact Details

Financial Ombudsman Service

Exchange Tower, Harbour Exchange, London E14 9SR

- **Telephone:** 0800 023 4567 (free from UK landlines and mobiles)
- **Website:** www.financial-ombudsman.org.uk
- **Email:** complaint.info@financial-ombudsman.org.uk

You can also find further information about FOS, including details of its jurisdiction and the types of complaints it can consider, on its website.

5. Financial services compensation scheme (FSCS)

As an FCA authorised firm, we are subject to the rules of the Financial Services Compensation Scheme (FSCS). The FSCS is a fund of last resort that may pay compensation to eligible claimants if a regulated firm is unable to meet its financial obligations (for example, in the event of insolvency).

Important: What FSCS Covers for CFD and Spreadbetting Clients

Please note that the FSCS **does not** cover losses arising from your trading activity (for example, losses on open or closed CFD or spreadbetting positions). FSCS protection is not a guarantee against trading losses.

Where FSCS protection may be relevant to you as our client is in connection with **client money held on your behalf** in accordance with the FCA's Client Assets (CASS) rules. If we were to become insolvent and client money held in our client money accounts could not be returned to you in full, you may be able to claim compensation from the FSCS in respect of that shortfall, subject to eligibility.

The maximum FSCS compensation limit for investments (including client money) is currently **£85,000 per eligible claimant per firm.**

Eligibility

Not all clients are eligible claimants under the FSCS. Eligibility depends on your client classification and the nature of your claim. Elective professional clients and larger businesses may not be covered. Please visit the FSCS website or contact us if you have questions about your eligibility.

Contact Details

Financial Services Compensation Scheme

PO Box 300, Mitcheldean GL17 1DY

- **Telephone:** 0800 678 1100 (free from UK landlines)
- **Website:** www.fscs.org.uk

6. Our commitment to you

We take all complaints seriously. As a firm regulated by the Financial Conduct Authority, we are required to handle complaints in accordance with the FCA's Dispute Resolution Rules (DISP). Under the FCA's Consumer Duty (PRIN 2A), we are also committed to delivering fair outcomes for our clients, including when things go wrong.

If you have any questions about this policy or the complaints process, please do not hesitate to contact our Compliance Director directly.

July, 2026