



## **Complaints Procedure**

At eToro Money, we strive to provide excellent service to all of our customers. If you're not entirely satisfied with our service, we want to hear about it. We take all feedback seriously and are committed to resolving complaints fairly and promptly.

### **How to Make a Complaint**

If you wish to make a complaint, you can contact us by:

- If you have an eToro Money account, you can use the chat function to speak with our Customer Service team (Monday-Friday 10:00-18:00 during operating hours). To access the chat:
  1. Go to the eToro Money app
  2. Tap your avatar at the top left of the screen.
  3. Select Customer Service.
  4. Choose Cash Account.
  5. Select Live Chat
- Writing to us at: 68, Northfields, Penthouse No10, Independence Avenue MST 9026 Mosta, Malta.

Please provide as much detail as possible about your issue, including your account information and the reason for your complaint, so we can resolve it quickly.

### **What Happens Next?**

We'll acknowledge your complaint as soon as possible and no later than 2 business days from receipt.

Our dedicated team will review your case and may contact you for further information.

We aim to resolve complaints promptly. If we can't resolve your complaint right away, we'll keep you informed about our progress and provide a final response within 15 business days.

### **Not Satisfied?**

If you are not satisfied with our final response, or if 15 business days have passed and you haven't received a response, you have the right to refer your complaint to the Malta Office of the Arbiter of Financial Services (OAFS). The OAFS is an independent and free service.

Malta Office of the Arbiter of Financial Services (OAFS) Contact Details:

Phone: 80072366/ +356 79219961/ + 356 21249245

Email: [complaint.info@asf.mt](mailto:complaint.info@asf.mt)

Postal Address: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta.

### **Further Information**

Please note that you should contact the OAFS within 24 months from the day on which you first had knowledge of the matters complained of. For more information about the FOS, including how to make a complaint, visit

<https://www.financialarbiter.org.mt/oafs/complaint>