



TMF International Pensions Limited COMPLAINTS GUIDE

About this guide

TMF International Pensions Limited prides itself on providing you with a market leading service. We do realise that at times, things may go wrong. It is important to us that when you feel you have cause to complain, your complaint is dealt with professional and as quickly as possible. The purpose of this guide is to ensure that you have the comfort in knowing how to complain and knowing how your complaint will be handled. We treat all complaints with the utmost seriousness and don't only view complaints as a way to resolve an issue but to also understand where we can improve our service to you.

How to complain

You can complain in any one of the following ways:

- ② By writing to us at OYIA Business Center, Floor 3, Suite 301, Cross Roads, Marsa, MRS 1547, Malta
- ② By Sending an email to InternationalPensions@tmf-group.com
- ② Please explain in detail with accompanying evidence, the nature of your complaint. The more detail you give, the better.

How your complaint will be handled

- ② We will acknowledge receipt of your complaint as soon as possible, but no later than seven (7) business days of receiving it.
- ② We will investigate your complaint and will aim to have a final response formally sent to you within fifteen (15) business days (around three (3) weeks) of receiving your complaint.
- ② If we cannot complete the full investigation within fifteen (15) business days from the receipt of your complaint and need more time, we will write to you to inform you of this and of the time it will take to conclude the investigation, which will not exceed thirty-five (35) business days (around seven (7) weeks).
- ② If, once our final response is sent to you, you disagree with our findings and the conclusion to your complaint or are dissatisfied with the way your complaint was handled, you can refer your complaint to the Office of the Arbiter for Financial Services.

- ③ The Office of the Arbiter for Financial Services' contact details are as follows;

Office of the Arbiter for Financial Services
N/S in Regional Road
Msida MSD 1920
Malta

Tel: +356 21249245

Website: www.financialarbiter.org.mt