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KMI Insurance Broker Complaint Handling Procedure

Introduction

At KMI Insurance Broker Limited, we want to provide you with the highest level of service possible.

We hope you are pleased with the service we provide. However, if you have cause for a complaint, please let us know. A dedicated Complaints Handling Team is responsible for dealing with complaints.

You can help us improve our service.

How can I make a complaint?

By Letter

If you wish to complain about any of our Investment Plans, you can write to us at the following address:

The Complaints Team

KMI Insurance Broker Limited
Vladislavova 46/3
110 00 Prague 1
Czech Republic

Alternatively, you can also make a complaint by:

Telephone:

+420 224 942 421

Fax:

+420 224 942 426

What will happen when you receive my complaint?

The Complaint Investigation Officer handling your complaint will attempt to fully resolve your complaint within five business days after receipt. If your complaint cannot be resolved within this time, we will send you a written acknowledgement letter.

In some cases, we may require more information from you to enable us to fully investigate your complaint. In this instance, we may contact you for further details.

Investigating your complaint

We will fully investigate all aspects of your complaint. Your complaint will receive the personal attention of one of our Complaint Investigation Officers either at KMI Insurance Broker Limited or within the Complaint Team of our Third Party Administrators who conduct complaint investigations and correspond with clients on our behalf.

Our Complaint Investigation Officers consider each complaint individually, co-ordinate all aspects of the information gathering process about your complaint and will endeavour to resolve the matter promptly and fairly.

Responding to your complaint

You will receive a full written response to your complaint.

As above, we aim to send this response letter to you within 5 business days, however:

If after 4 weeks we are still investigating your complaint, we shall advise you in writing of:

- the reasons why the matter is still unresolved;
- when you may next expect to hear from us.

If after 8 weeks we are still not in a position to resolve your complaint, we shall advise you in writing of:

- the reason why the matter is still unresolved;
- when you may expect to receive a final response;
- the fact that you may now refer the matter to the Cypriot Financial Ombudsman Service.

Complaint resolution

During our investigation, we will have determined whether an error has occurred. If we have made a mistake, we will correct it and take steps to ensure that you have not been financially disadvantaged as a consequence of our error.

We will do our utmost to ensure that your complaint is resolved to your satisfaction. If you have any further issues, please contact us again.

If we have not heard from you 8 weeks after we have provided our final response, we will consider the complaint resolved.

What if I am unhappy with your response?

If you are unhappy with our response, you may take your complaint to the Cypriot Financial Ombudsman Service.

What is the Cypriot Financial Ombudsman Service?

KMI Insurance Broker Limited is authorised and regulated by the Ministry of Finance in Cyprus.

The Cypriot Financial Ombudsman Service has been set up by law to provide consumers with a free, independent service for resolving disputes with financial firms authorised by the Ministry of Finance in Cyprus.

The Cypriot Financial Ombudsman Service may award compensation if the complainant has suffered financial loss (including consequential or prospective), pain and suffering, damage to reputation or distress and inconvenience.

- The Cypriot Financial Ombudsman Service will not consider a complaint before a final response has been provided or 8 weeks has elapsed since KMI Insurance Broker Limited received your complaint, unless KMI Insurance Broker Limited agrees to this.

Where is the Cypriot Financial Ombudsman Service?

13 Lord Bryon Avenue, Nicosia, Cyprus 1096

Telephone: +357 22848900

E-mail: complaints@financialombudsman.gov.cy, fin.ombudsman@financialombudsman.gov.cy



KMI Insurance Broker Limited is regulated under Act No. 4 of directive 2016/97/EC

and is supervised by the Ministry of Finance in Cyprus.

DISCLAIMER

We warn that the rates, prices, returns, appreciation, performance or other parameters achieved by individual investment instruments in the past may in no way serve as an indicator or guarantee of future rates, prices, returns, appreciation, performance or other parameters of such or similar investment instruments; these rates, prices, revenues, appreciation, performance or other parameters of investment instruments may change over time, ie growth and decline. The return of the amount initially invested is not guaranteed.

Further information on the services provided, investment instruments, investment strategies, risks associated with them and possible hedges against them is provided in the prospectuses, statutes, key information documents of each investment instrument and on the website of the relevant Financial Institution.

This material is for information purposes only and does not represent an offer to conclude a contract with us, nor an offer to invest or investment recommendation.