

### DEFINITIONS

**-Query.** A client query means a request to the Company or the provider's service supplier by or on behalf of a client, for information regarding the provider's financial products, financial services or related processes, or to carry out an action relation to any such product or service;

**-Complaint.** According to the Company's internal guidelines with regard to complaints, a Complaint is a written expression of dissatisfaction, whether justified or not, from, or on behalf of, a client of the Company about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss or material distress or material inconvenience or material disruption to their business operations. Any Complaint must be submitted via email to [info@virtualmarkets.io](mailto:info@virtualmarkets.io) with a date, a clear description of the incident and the negative impact caused to the client's operations and finally an amount, if any, of the claimed financial loss.

**-Client Feedback.** Client feedback is information and comments provided by clients about their experience with our product/service with the aim to help us improve our efforts to deliver the best client experience possible.

### SCOPE

Virtual Markets Limited, (hereafter the "Company" or Virtual Markets), maintains effective and transparent procedures for the reasonable and prompt handling of Complaints, Queries and Client Feedback received from its clients and keeps records of each written communication as well as the actions taken to remedy any situation when possible.

Virtual Markets' aim is to provide a high level of service to all of its clients at all times. We value feedback of all kinds from our clients and use it to enhance the company's products and services.

We appreciate that from time to time, things can go wrong or there can be misunderstandings. Where we are at fault, we aim to put things right at the earliest opportunity.

Below, you can find all the relevant information which may be of use to you in the event of an issue or complaint you wish to pursue.

### CLIENT QUERIES

It is very common as a client at some point of your trading experience to have a query in connection with our products and services. However, Virtual Markets only provides its services to professional and corporate clients and it is assumed that you as a Client have sufficient trading experience. Nevertheless, you may still wish to impose questions and requests and you are encouraged to communicate your query through the following channels:

Email: [support@virtualmarkets.io](mailto:support@virtualmarkets.io)

To help us distinguish Complaints from Queries, you are kindly requested to include the word “Query” in your email subject. We will try to resolve your query within 1 business day, always depending on the complexity of your issue or question.

## **CLIENT COMPLAINTS**

Before you proceed with submitting a Complaint, you are kindly requested to read its definition found in the ‘Definitions’ section of this procedure.

You should raise your Complaint as soon as you become aware of them, maximum within 15 Business Days of the date of the relevant Trade or other matter.

After reading our definition to a ‘Complaint’, you are convinced that your issue falls under the relevant definition, you then must proceed with writing an email to [support@virtualmarkets.io](mailto:support@virtualmarkets.io) including the following information, always depending on the nature of your complaint:

(a) when Complaint concerns a *transaction*:

- (i) trading platform type;
- (ii) transaction account number (if applicable);
- (iii) transaction ticket number (if applicable);
- (iv) transaction date;
- (v) transaction time;
- (vi) description of the issue;
- (vii) Client demands (if any);
- (viii) additionally Complaint may contain instrument name and/or attached files (if applicable);

(b) when Complaint concerns money transfer:

- (i) trading account number (if applicable);
- (ii) transaction date;
- (iii) transaction time;
- (iv) currency;
- (v) description of the issue;
- (vi) Client demands;
- (vii) additionally Complaint may contain type of transfer (Withdrawal / Deposit), payment method and/or attached files;

(c) when Complaint concerns trading platform malfunction:

- (i) trading platform type;
- (ii) trading platform version;
- (iii) Internet connection type;
- (iv) description of the issue;
- (v) Client demands (if any);

(vi) additionally Complaint may contain mobile phone model, mobile OS version, trading account number and/or attached files;

(d) when Complaint concerns other issues:

(i) description of the issue;

(ii) Client demands;

(iii) additionally Complaint may contain trading account number and/or attached files;

We will endeavor, wherever possible, to resolve your Complaint within two (2) weeks, but please keep in mind that this period may be extended depending on the complexity of your case.