Complaint Handling Procedure

1. Interpretation of Terms

Unless indicated to the contrary, the terms included in this Report shall have a specific meaning and may be used in the singular or plural as appropriate.

2. Introduction

2.1 YCM-Invest Ltd is a company incorporated in England and Wales with Company Number 06039502 having its registered office at 201 Haverstock Hill, London, United Kingdom, NW3 4QG (the "Company"). The Company is authorised and regulated by the Financial Conduct Authority. Financial Services Register Number [470392].

2.2 The Company provides Internet based services, including:

- brokerage
- software
- investment

at www.ycm-invest.com (the "Company's Website") under the commercial name "YCM-Invest".

2.3 Further information about the Company can be found on the FCA's website or by contacting the FCA directly.

3. Scope of the Complaints Handling Procedure

The complaints handling procedure (the "Procedure") sets out the processes employed when dealing with Complaints (as defined below) received by Clients (as defined in the Client Agreement available online at www.ycm-invest.com).

4. Definition of Complaint

4.1 A Complaint is an expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the Company's provision of, or failure to provide, a financial service'.

4.2 A Complaint shall include:

- the Client's name and surname;
- the Client's trading account number;
- the affected transaction numbers, if applicable;
- the date and time that the issue arose; and
- a description of the issue.

4.3 A complaint must not include offensive language directed either to the Company or a Company's employee.

5. Procedure

5.1 All complaints must be in writing and shall be addressed, in the first instance, to the Customer Support Department contact@ycm-invest.com.

5.2 If the Client receives a response from the Customer Support Department but deems that the Complaint needs to be raised further the Client may either ask the Customer Support Department to escalate it to the Compliance Department or directly contact the Compliance Department compliance@ycm-invest.com, which will independently and impartially investigate it.

6. Complaint Handling Procedure

6.1 Both the Customer Support Department and the Compliance Department shall thoroughly examine any complaints as required (taking into account any information contained within the books and records of the Company, including but not limited to the Client's trading account journal) and reach a fair outcome.

6.2 Both the Customer Support Department and the Compliance Department shall:

- send an initial response to the Client within forty-eight (48) hours,
- resolve complaints as soon as reasonably practicable and

- inform the client accordingly

6.3 All Complaints shall be treated confidentially.

7. Financial Ombudsman Service

7.1 If the Company does not resolve the Complaint, or issue a final response within 8 weeks of the date the customer first complained to the Company, then the Customer may escalate the Complaint to the Financial Ombudsman Service.

8. FAQ

8.1 Questions regarding this Procedure should be addressed, in the first instance, to the Customer Service Department.

9. Contacts

Customer Support Department E-mail: contact@ycm-invest.com

Compliance Department E-mail: compliance@ycm-invest.com