

# Momentum Pensions Malta Limited

## COMPLAINTS POLICY

### About this guide

Momentum Pensions Malta Limited are committed to providing you with an excellent service. However, we recognise that sometimes things can go wrong.

Should you have cause to make a complaint, we want to know about it, and ensure that it is dealt with as quickly and effectively as possible.

We view complaints not only as an opportunity to understand our client's needs, but to improve our services where needed and as a chance to put things right.

It is important you feel confident that we will take your complaint seriously, and as such we've put together this guide to explain our commitment to you. It's important that:

- You know who to complain to
- You know how we will deal with your complaint
- You feel confident that we will take your complaint seriously
- You know that we will try to resolve your complaint quickly.

### How can you complain?

In respect of any of our Malta regulated products, you can make a complaint by:

- Writing to us at: **Momentum Pensions Malta Limited, Ground Floor, Crown Marina, Ta' Xbiex Seafront, Ta' Xbiex, XBX 1027, Malta.**
- Phoning us: **+356 2787 7677**
- Emailing us: **malta@momentumpensions.com**

Please address your complaint to the Group Head of Compliance.

### What happens next?

- We will acknowledge your complaint in writing within seven business days of receipt.
- We will carry out a full and impartial investigation of your complaint and take account of all available information, and write to you with details of the outcome and our decision.
- If we have not been able to complete the investigation within two months of the receipt of the complaint, we will write and let you know within seven business days of the end of that period when we hope to be able to give you our response.
- If the investigation has not been completed within two months from receipt of the complaint, we will continue with the investigation.
- If you do not agree with our decision or you are not satisfied with the manner with which your complaint was handled, you can refer your complaint to the Office of the Arbiter for Financial Services.

The Office of the Arbiter for Financial Services is an autonomous and independent body set up in terms of Act XVI of 2016 of the Laws of Malta. It has the power to mediate, investigate and adjudicate complaints filed by customers against financial services providers.

### What happens next?

Further details about the Arbiter's complaint procedure are accessible as follows:

#### Office of the Arbiter for Financial Services

1st Floor, St Calcedonius Square  
Floriana FRN 1530  
Malta

Free phone (Local): **80072366**

Landline (Foreign): **+356 21249245**

E-mail: **complaint.info@financialarbiter.org.mt**

website: **<http://financialarbiter.org.mt/en/Pages/Home.aspx>**

### Confidentiality

Rest assured, any complaint you make will be handled sensitively. We will tell only those who need to know and adhere to all relevant data protection requirements.

Momentum Pensions Malta Limited is the Retirement Scheme Administrator of the Momentum Malta Retirement Trust, which is registered as an approved Retirement Benefits Scheme under the Retirement Pensions Act 2011 in Malta. Registered in Malta under Company Registration Number C 52627. Licensed by the Malta Financial Services Authority (MFSA) as a Retirement Scheme Administrator.

  
**Momentum**  
The International Pension Solution