

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 receipt of your complaint and deal with it expeditiously.
- We will investigate your complaint within 15 working days from the date of when we receive your complaint and attempt to resolve such complaint.
- On completion of the investigation, we will write to you with the outcome and our final view on the issues raised in the complaint.
- If the complaint cannot be resolved within 15 working days, we will inform you of the anticipated time-frame within which the complaint is likely to be resolved.
- 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.
- Any decision or judgment issued by the Office of the Arbiter for Financial Services is not necessarily binding and can be appealed by either party to the Judiciary of Malta.

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