

Momentum Pensions Malta Limited

Complaints Procedure

August 2025

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01. Our Commitment to You

At Momentum Pensions Malta Limited, we are committed to providing high-quality service, however we recognise that occasionally things may go wrong. If you wish to make a formal complaint, we want to hear from you and ensure that it is dealt with as quickly and effectively as possible. We view complaints not only as an opportunity to better understand our client's needs, but also as a chance to improve our services where needed and put things right.

This document explains:

- Who to contact and how to make a complaint
- How we handle your complaint
- Your rights during and after the complaints process

02. How Can You Make a Complaint?

For complaints about administration services provided by Momentum Pensions Malta Limited you can contact us on any of the following methods:

Post: Quality and Compliance Analyst

Momentum Pensions Malta Limited,
Ground Floor, Crown Marina,
Ta' Xbiex Seafront,
Ta' Xbiex XBX 1027, Malta

Phone: +356 2787 7677

Email: compliance@momentumpensions.com

Please indicate that your submission is a formal complaint and address it to the Quality and Compliance Analyst.

03. What Happens Next?

1. We will acknowledge receipt of your complaint within **2 business days**.
2. We aim to resolve your complaint within **15 business days** from the date of when we received your complaint. In the event this takes longer than anticipated, we will keep you updated.
3. Once our investigation is complete, we will provide you with a written **Final Response**.
4. If you are not satisfied with the handling of your complaint, or you are not in agreement with our decision, or if more than 15 working days have passed since you submitted your complaint without receiving any communication from us - you may refer your complaint to the Malta Office of the Arbiter for Financial Services.

04. Understanding Your Rights After Making a Complaint

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.

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

Officer of the Arbiter for Financial Services

N/S in Regional Road
Msida MSD 1920
Malta

Freephone: 8007 2366 (local landlines only)

Landline: +356 2124 9245 (international)

Email: complaint.info@asf.mt

Website: www.financialarbiter.org.mt

05. Data Protection and Confidentiality

Your complaint will be treated with care and confidentiality. Our Privacy Policy available [here](#) provides more information about the way we use your personal information and your rights under the Data Protection Act.