

Complaints Policy

1. Introduction

Ta Meri Finance PVT Ltd (the “Company” or “Ta Meri” is a Financial Leasing Company licensed and regulated by the Central Bank of Cyprus with license number 114.1.6.1. The Company is incorporated under the Cyprus Companies Law with registration number HE397049, and its business office is located at Marathonos 3, Mali House, 8011, Paphos, Cyprus. The Company wants to always ensure not only compliance with the relevant CBC regulatory framework but also to provide its clients with the best customer experience. In this respect we would like to inform you for our complaints policy and the actions you can take as a client in case you are not satisfied with the quality of the service provided, details of which can be found below.

2. Definitions

A “*complainant*” is defined as any person, natural or legal, which is eligible for lodging a complaint to the Company and who has already lodged a complaint.

A “*complaint*” is defined as any written (whether received by letter, fax, e-mail, or other electronic means), expression of dissatisfaction, whether justified or not, from, or on behalf of, a client about the provision of, or failure to provide, a service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

3. Procedures

All complaints must be in writing (in English and/or Greek language) and shall be addressed to the AMLCO of the Company. A complaint must not include any offensive language directed either to TA MERI or an employee of the Company.

A complaint shall be made in writing using the Client Complaint Form (please refer to Appendix 1 of this Policy) and sent by email to complaints@tamerifinance.com and/or by registered mail to the Company’s office premises:

TA MERI FINANCE PVT. LTD
Marathonos 3, Mali House, 8011, Paphos, Cyprus

The complainant shall sign the Client Complaint Form (Appendix A), and when the complainant is a legal entity, partnership, or other corporate body, this shall be signed by a person with the appropriate authority.

4. Timelines

- You shall receive a Letter of Acknowledgement to the complainant within five (5) business days from receipt of the complaint to which you might be requested to provide additional information to resolve the complaint on a timely manner;
- You will then receive an initial response within fifteen (15) business days from receipt of the complaint or receipt of all documentation requested from you where this is applicable; or
- If it is considered that more time is required for the investigation of a complaint, you shall be informed accordingly in writing, and receive our response within thirty-five (35) business days

from the date of receipt of the complaint or receipt of all documentation requested from the client where this is applicable.

All complaints shall be treated confidentially.

If the complainant remains unsatisfied with the final response received by TA MERI, he/she has the right to contact:

1. *Financial Ombudsman of the Republic of Cyprus*

Address: 13 Lord Byron Avenue, 1096 Nicosia, Cyprus Phone: 22848900

Facsimile (Fax): 22660584, 22660118

E-mail: complaints@financialombudsman.gov.cy

Financial Ombudsman: fin.ombudsman@financialombudsman.gov.cy

Website: www.financialombudsman.gov.cy

2. *Competition and Consumer Protection Service*

Address: 6 Andrea Araouzou, Nicosia, 1421, Cyprus Phone: 00357 22867153

E-mail: ccps@mcit.gov.cy

Website: <http://www.mcit.gov.cy/ccps>

More information on ADRs and Online Dispute Resolution of complaints (“ODR”) can be found at: <http://ec.europa.eu/odf>.

A complainant can refer the complaint to the ‘Financial Ombudsman’ if he/she is dissatisfied with the Company’s assessment and ruling, provided that:

- the complaint/dispute/difference does not relate to an amount exceeding €170,000;
- the client first files a formal complaint to the Company within fifteen (15) months from the date the alleged complaint has occurred;
- the client receives the Company’s final response within three (3) months from the date the Company acknowledges receipt of the complaint;
- No judgment has been issued from a competent Court for the same complaint or no judicial procedure is pending for the examination of the same complaint.



Appendix 1 - Client Complaint Form

Client Complaint Form
Internal & External Use

Date:

Client Details:

Name and Surname:

Company Name:

Complaint:
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Suggestions for improvement:
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Client Signature:

Follow-up Section:
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