



# COMPLAINTS GUIDE

## About this guide

TMF International Pensions Limited prides itself on providing you with a market leading service. We do realise that at times, things may go wrong. It is important to us that when you feel you have cause to complain, your complaint is dealt with professionally and as quickly as possible. The purpose of this guide is to ensure that you have the comfort in knowing how to complain and knowing how your complaint will be handled. We treat all complaints with the utmost seriousness and don't only view complaints as a way to resolve an issue but to also understand where we can improve our service to you.

## How to complain

You can complain in any one of the following ways.

- ① By writing to us at OYIA Business Centre, Floor 3 Suite 301, Cross Roads, Marsa MRS1547, Malta
- ① By sending an email to [GBLON\\_International\\_Pensions@tmf-group.com](mailto:GBLON_International_Pensions@tmf-group.com)
- ① Please explain in detail with accompanying evidence the nature of your complaint. The more detail you give the better.

## How your complaint will be handled

- ① We will acknowledge receipt of your complaint as soon as we can and within 7 business days of receiving it.
- ① We will investigate your complaint and will aim to have a final response formally sent to you within 2 months of receiving your complaint.
- ① If we need more time and cannot complete the full investigation within 2 months, we will write to you to inform you of this and of the time it will take to conclude the investigation.
- ① If, once our final response is sent to you, you disagree with our findings and conclusion to your complaint or are dissatisfied with the way your complaint was handled, you can refer your complaint to the Office of the Arbiter for Financial Services.
- ① The Office of the Arbiter for Financial Services' contact details are as follows

### Office of the Arbiter for Financial Services

1st Floor, St Calcedonius Square  
Floriana FRN 1530  
Malta

Freephone (Local): 80072366  
Mobile & Whatsapp: +356 7921 9961  
Landline: +356 21249245  
Website: <https://financialarbiter.org.mt/>