CLIENTS COMPLAINTS POLICY

Last Updated on October 2026

1. INTRODUCTION

EPIDI EU LTD (hereinafter referred to as the "**Company**") is a Cyprus Investment Firm, incorporated and registered under the laws of the Republic of Cyprus, with registration No. HE 438476. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission as a Cyprus Investment Firm (hereinafter referred to as the "**CIF**"), with license No. 461/25. The Company provides a range of financial services, including Portfolio Management and Investment Advice. The Company has adopted this Complaints Procedure in order to ensure a fair and quick process for handling complaints, grievances or queries that may arise from our relationship received from Clients.

2. QUERIES

In case you are dissatisfied with our services, or if you have a query regarding your account or activity with us, you may contact the Customer Support Department via live chat, e-mail or telephone. Our Customer Support department will determine if your query can be resolved immediately or if it will require further investigation. If your query cannot be resolved immediately, we remain committed in resolving it in a prompt manner (usually within 5 business days).

If you are not satisfied with the response to the query or grievance you received, then you may raise this further with the Compliance Department following the process indicated in the "Official Complaints" section.

3. OFFICIAL COMPLAINTS

An official complaint means a statement of dissatisfaction relating to the provision of investment services, addressed by a Complainant to the Compliance Department.

A complaint **must** include:

(a) the Client's name and surname,
(b) the Client's Account number,
(c) the affected transaction number(s), if applicable,
(d) the date and time that the issue arose and
(e) and accurate description of the issue.

Submitting your Complaint
You may submit your complaint in writing and address it to the Compliance Function of the Company which is authorized to handle and investigate complaints that may be submitted to them from our clients to the email address compliance@epidi.com

Acknowledging your Complaint
We will acknowledge receipt of your complaint within five (5) business days from the receipt of your complaint and provide you the unique reference number of your complaint. The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding the specific complaint.

Handling of your Complaint
Once we acknowledge receipt of your complaint we will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.

We shall make every effort to investigate your complaint and provide you with the outcome of our investigation within two (2) months from the date you have submitted your complaint to us. One of our officers may contact you directly via email in order to obtain, where needed, further clarifications and information relating to your complaint. Please note that in case we do not receive any response from you within the period of five (5) business days, your complaint shall be considered as "waived/closed" and no further investigation shall be pending. We will require your full cooperation in order to expedite the investigation and possible resolution of your complaint.

In the event that your complaint requires further investigation and we cannot resolve it within two (2) months, we will inform the Complainant and indicate the causes of the delay and when the Company's investigation is likely to be completed; this period of time cannot exceed three (3) months from the submission of the complaint.

4. FINAL DECISION

When we reach an outcome, we will inform you of it together with an explanation of our position and any remedy measures we intend to take (if applicable).

Contact Details of the Financial Ombudsman of the Republic of Cyprus:

Website: http://www.financialombudsman.gov.cy
Email: complaints@financialombudsman.gov.cy
Postal Address: P.O. BOX: 25735, 1311 Nicosia, Cyprus
Telephone: +35722848900
Fax: +35722660584, +35722660118

If you are not satisfied with the Company's final decision you may submit your complaint to the Financial Ombudsman of the Republic of Cyprus and seek mediation for possible compensation. It is important that you contact the Financial Ombudsman of the Republic of Cyprus within four (4) months of receiving a final response from the Company otherwise the Financial Ombudsman of the Republic of Cyprus may not be able to deal with your complaint.

In the unlikely event that the Company was unable to provide you with a final response within the three (3) month time period you may again contact the office of the Financial Ombudsman of the Republic of Cyprus no later than four (4) months after the date when we ought to have provided you with our final decision.

Contact Details of the Cyprus Securities and Exchange Commission:

Website: http://www.cysec.gov.cy
General email: info@cysec.gov.cy
Postal Address: P.O. BOX 24996, 1306 Nicosia, Cyprus
Telephone:+35722506600
Fax: +35722506700

You may maintain your complaint with the Cyprus Securities and Exchange Commission, however, please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

It is understood that your right to take legal action remains unaffected by the existence or use of any complaint's procedures referred to above.