Lunaro Financial Services Limited (FRN 184333) Complaints Handling Policy

1. Introduction

1.1 Purpose

Lunaro Capital Markets Limited ("we" or "the Firm") is committed to providing high-quality service and ensuring fair treatment for all our existing and potential clients. However, we recognise that there may be occasions where clients are dissatisfied with the service they have received.

In line with the requirements of the Financial Conduct Authority (FCA), we have implemented a Complaints Handling Policy and Procedure. This document outlines the steps we take to investigate and resolve complaints in a fair, transparent, and timely manner.

1.2 Scope

This policy applies to complaints received from all clients and potential clients of Lunaro Capital Markets Limited regarding the provision of, or failure to provide, financial services.

2. What is a Complaint?

A “complaint” is defined as any expression of dissatisfaction, whether oral or written, made by or on behalf of a client concerning Lunaro Capital Markets Limited’s provision of, or failure to provide, a financial service.

A complaint does not need to be in writing or specifically refer to itself as a complaint. To help us address your concerns promptly and effectively, we recommend providing the following information when raising a complaint:

- As much detail as possible regarding the nature and reason for the complaint.
- Relevant contact details for follow-up correspondence.

3. Raising a Complaint

Clients can raise a complaint through the following channels:

- By Email:

  To: support@lunaro.com

- By Telephone:

  Contact +44 (0) 20 3326 2131and ask for the customers support team

- By Post:

  To: Compliance Department

  Lunaro Capital Markets Limited

  8 Albemarle Way

  London

  EC1V 4JB

If you are unsure how to submit a complaint, please contact us through any of the above methods, and we will assist you.

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4. Complaints Handling Process

Lunaro Capital Markets Limited is committed to handling complaints fairly, impartially, and promptly. Our process is as follows:

1. Acknowledgment:
    - We will acknowledge receipt of your complaint promptly, no later than 3 business days. This acknowledgment will include the contact details of the team or individual handling your complaint.
2. Investigation:
    - Your complaint will be investigated thoroughly and impartially by our complaints handling team or another qualified party within the firm.
3. Communication:
    - We will keep you informed of the progress of our investigation and respond to any queries you may have during this time.
4. Final Response:
    - We aim to issue a final response within eight weeks of receiving your complaint. If we cannot meet this timeframe, we will inform you in writing, explain the reasons for the delay, and provide an update on the progress of your complaint.
    - If your complaint is resolved within three business days, we will send a Summary Resolution Communication, which confirms the resolution and your right to refer the matter to the Financial Ombudsman Service (FOS) if dissatisfied.

5. Referring Your Complaint

If we believe another firm is responsible for the matter, we will promptly forward the complaint to them and inform you of the referral. If responsibility is shared, we will continue to investigate the part of the complaint within our remit while coordinating with the other firm.

If you are dissatisfied with our response or if we fail to provide a final response within eight weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS):

- Website: www.financial-ombudsman.org.uk
- Telephone: 0800 023 4567
- Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Further details about the FOS will be included in our final response or Summary Resolution Communication.

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6. Co-Operation with the Financial Ombudsman Service

Lunaro Capital Markets Limited will co-operate fully with the FOS in the event of any complaint referred to them, providing all relevant information in a timely manner.

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7. Monitoring and Review

Lunaro Capital Markets Limited monitors complaints to identify trends, improve processes, and ensure compliance with FCA rules. This policy will be reviewed annually or when regulatory changes occur to ensure its continued effectiveness and compliance.

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8. Training and Awareness

All employees involved in complaints handling will receive regular training on FCA requirements, this policy, and best practices for resolving complaints.