



## Refund Policy

At ArcticLite broker, we are committed to providing high-quality financial products and services. If you are dissatisfied with any aspect of our services, we encourage you to file a formal complaint. To assist us in resolving your complaint efficiently, please provide the following details:

- Your full name and trading account number.
- A clear and detailed description of the issue.
- The name of the relevant department or individual to whom the complaint should be directed.

We have established an internal complaint management system to ensure that your concerns are addressed promptly and fairly.

## Complaint Resolution Process

Upon receiving your complaint, we will follow these steps:

1. **Acknowledgment** – Within five (5) business days of receiving your complaint, we will acknowledge receipt and provide you with a unique reference number. Please use this reference number in all future communications regarding your complaint.
2. **Investigation and Response** – Our team will conduct a thorough review of your complaint. We will provide you with a formal response within two (2) months, outlining the results of our investigation, any corrective actions, and a proposed resolution where applicable.

3. **Extended Investigation** – If the nature of your complaint is complex and requires additional time, we will notify you of the delay, explain the reasons, and provide an estimated resolution timeline. The investigation period will not exceed three (3) months from the date the complaint was filed.
4. **Escalation to the Financial Ombudsman** – If you are not satisfied with our final decision, you may escalate your complaint to the Financial Ombudsman, an independent dispute resolution service for investment firms and their clients. You must contact the Financial Ombudsman within four (4) months of receiving our final response; otherwise, they may be unable to review your complaint. Details of the Financial Ombudsman will be included in our final response.

## Contact Us

For any inquiries related to complaints or our refund policy, please reach out to us:

- **Company:** Arctic Funds plc
- **Email:** [support@arcticlite.com](mailto:support@arcticlite.com)
- **Address:** 6th Floor, DUO, 280 Bishopsgate, London, EC2M 4RB, UNITED KINGDOM

By using our services, you acknowledge that you have read and understood this Refund Policy and agree to its terms.