



Cardano Risk Management Limited Complaints Handling Process

Upon receipt of a complaint, Cardano Risk Management Limited (“Cardano”) is committed to investigate and resolve the complaint without undue delay.

Cardano will acknowledge the complaint promptly in writing and will endeavour to communicate in plain language at all times.

In order to investigate each complaint received, it may be necessary to:

- where a complaint is received from other than the Complainant, establish that the representative is acting under the proper authority of the Complainant;
- contact the Complainant or third parties for information; or
- refer the complaint to a different respondent to consider in part or in full

Cardano will investigate the complaint and conclude whether or not the complaint will be upheld and remedial action is required. Cardano will communicate the outcome and provide an explanation of our finding as appropriate.

Following the communication of the outcome of the investigation into the complaint, if the Complainant is not satisfied with the outcome, the complainant may be able to refer the matter to the designated alternative dispute resolution entity or may be able to take civil action:

- *A list of the alternative dispute resolution bodies can be found in Schedule 1 of [The Alternative Dispute Resolution for Consumer Disputes \(Competent Authorities and Information\) Regulations 2015](#)*

The Complaints Management Function can be contacted to make a complaint or to obtain an update on a complaint already received by Cardano.

The Complaints Management Function can be contacted using email address: ukcompliance@cardano.com