

Complaints Handling Procedure

If you are dissatisfied with any of our services, you can raise a complaint directly to us.

Definition of a complaint

A complaint is defined as: "Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience."

How to raise a complaint?

1. All complaints must be raised in writing, and shall be addressed, in the first instance, to the Client Services Team at support@icm.ae
2. A written complaint shall include the following details:
 - Client's full name:
 - Registered Email:
 - Registered Mobile number:
 - Date and time of the incident:
 - A Precise description of the incident/complaint:
 - Copies of any relevant documents.
 - Details of what you would like us to do to put it right.

How we deal with a complaint

1. "We will send written confirmation for acknowledgement and endeavor to resolve all issues within an expedient time-frame and respond to you acknowledging receipt of the issues you have raised.

2. We will thoroughly investigate the complaint using all relevant information available to us.
3. In the first instance, the complaint will be handled by one of our representatives in the Client Services Team, however if you are unhappy with their initial response, then the matter will be referred to a senior member in the Compliance Department.
4. A further investigation will be conducted by the Compliance Department, and following on from this you will be issued with our Final Response letter outlining the findings and our decision.
5. We will aim to correct any mistakes on our part, and let you know of the outcome of our investigation.
6. We aim to resolve all complaints as quickly and efficiently as possible, however some issues may take longer to investigate, although we will always provide a response in a prompt manner and will keep you informed of any delays in the investigation process. Our 'final response' once issued, will be documented and will explain the full outcome of our investigation.

Capital Market Authority (CMA)

1. We are committed to resolving complaints through our Complaints Handling Procedure, however if you remain dissatisfied following our Final Response letter, then you can refer the case to the Capital Market Authority (CMA).
2. You can directly contact CMA at the following:

Capital Market Authority (CMA).

13th Floor Al Ghaith Tower

Hamdan Street

Abu Dhabi, UAE

T: + 800722823.

Email: contactus@sca.ae



Contact Details

Questions regarding our Complaints Handling Procedure should be addressed to:

Head of Compliance

ICM MENA,

Office 205, Floor 02,

Business Bay

Dubai, United Arab Emirates.

compliance@icm.ae