

SCOPE

This procedure is operated by Curran Futures in relation to the financial services we provide under the Consumer Protection Code 2025. This procedure applies to complaints made by consumers in connection with the financial services we provide.

OUR OBJECTIVES:

We are committed to:

- Handling complaints in a fair and timely manner;
- Investigating complaints objectively and thoroughly;
- Addressing the issues raised and, where appropriate, implementing procedural improvements to prevent recurrence;
- Ensuring consumers are informed of their right to refer complaints to the Financial Services & Pensions Ombudsman (FSPO) where applicable

HOW TO MAKE A COMPLAINT

Complaints may be made:

- In writing (by post or email);
- Verbally (in person or by telephone);
- Through any electronic means we make available.

Where we receive an oral complaint, we will offer you the opportunity to have the complaint treated as a written complaint.

OUR COMPLAINTS PROCESS

- We maintain a complaints file, and all complaint records are retained for a minimum period of six years.
- We will acknowledge each complaint within 5 working days of receipt, on paper or another durable medium. The acknowledgement will:
 - Confirm the name and contact details of the person handling the complaint;
 - Provide a copy of this Complaints Procedure;
 - Inform the consumer of their right to refer the complaint to the Financial Services & Pensions Ombudsman (FSPO) if dissatisfied with the outcome or if 40 working days have elapsed without resolution;
 - Provide the contact details of the FSPO.
- We will investigate the complaint as swiftly, fairly, and objectively as possible.
- We will provide the complainant with a progress update at intervals of no greater than 20 working days, beginning from the date the complaint was received.
- We will endeavour to investigate and resolve complaints within 40 working days of receipt. If 40 working days have elapsed and the complaint has not been resolved, we will:
 - Inform the complainant of the anticipated timeframe for resolution;
 - Remind the complainant of their right to refer the complaint to the Financial Services & Pensions Ombudsman (FSPO);
 - Provide the FSPO's contact details.
- Within 5 working days of concluding our investigation, we will issue a written response on paper or another durable medium. The final response will include:
 - Our decision and the reasons for that decision;
 - Confirmation of the consumer's right to refer the complaint to the Financial Services & Pensions Ombudsman (FSPO);
 - The contact details of the FSPO.

REFERRAL TO THE FINANCIAL SERVICES & PENSIONS OMBUDSMAN

If a complainant remains dissatisfied with the outcome of our investigation, or if 40 working days have elapsed without resolution, the complaint may be referred to:

- Financial Services & Pensions Ombudsman (FSPO)
- Lincoln House
- Lincoln Place
- Dublin 2
- D02 VH29

- Telephone: +353 1 567 7000
- Email: info@fspoi.ie
- Website: www.fspoi.ie

COMPLAINTS REGISTER & TREND ANALYSIS

We maintain a Complaints Register which records, at a minimum:

- The date the complaint was received;
- The nature and core reason for the complaint;
- A summary of correspondence and actions taken;
- The outcome and date of resolution;
- Whether the complaint was referred to the FSPO.

Complaints data is reviewed and analysed at least annually to identify trends, patterns, or systemic issues. Findings are reported to senior management and, where appropriate, procedures and controls are updated to mitigate the risk of recurrence.

COMPLAINTS RECORDS AND GOVERNANCE

A senior manager will review each complaints file prior to its conclusion and seek to identify any procedural improvements that may prevent recurrence. Any procedural updates will be communicated to relevant staff and incorporated into the Firm's written procedures.

Overall responsibility for oversight of complaints rests with senior management.

The person responsible for complaints oversight within Curran Futures is: Ross Curran, CEO.

This Complaints Procedure is effective from February 2026 and will be reviewed at least annually, and whenever there is a material change to regulatory requirements or our business model.

Version: 2.0
Effective From: 1 February 2026
Next Review Date: 1 February 2027