



Stryk is a trading name of BUX Europe Limited,
Previously Hua Ren (Cyprus) Financial Limited
(Regulated by the Cyprus Securities & Exchange Commission)

Complaints Handling Procedure

Approved by	Board of Directors
Classification	Complaints Handling Procedure
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Table of Contents

1. Introduction	2
2. Legal and Regulatory Requirements	2
3. Scope.....	2
4. Definitions.....	2
5. Submission of a Complaint	2
6. Acknowledgment of Your Complaint.....	3
7. Handling Process of Your Complaint.....	3

1. Introduction

BUX Europe Limited, previously Hua Ren (Cyprus) Financial Limited, (hereafter the “**Company**” and/or “**Us**” and/or “**We**” and/or “**BUX**”) is a limited liability Company incorporated in the Republic of Cyprus with registration number HE 350475. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission (hereafter the “**CySEC**”) to operate as a Cyprus Investment Firm (hereafter the “**CIF**”) under the license number 374/19 and operates under the brand name **Stryk**.

2. Legal and Regulatory Requirements

The Company operates under the provisions of the Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on Markets in Financial Instruments and amending Directive 2002/92/EC and Directive 2011/61/EU, as the same may be in force from time to time and modified or amended from time to time (hereafter the “**MiFID II**”), which was transposed in to Cypriot Law, the Investment Services and Activities and Regulated Markets Law of 2017 (hereafter the “**Law**”). The Complaints Handling Procedure (hereafter the “**Policy**”) has been drafted considering the content requirements set out in Article 26 of the Commission Delegated Regulation 2017/565 (hereafter the “**Delegated Regulation**”).

In accordance with the abovementioned legislation as well as any directives issued by CySEC pursuant to it, the Company is required to establish, implement and maintain effective and transparent complaints management policies and procedures for the prompt handling of clients’ or potential clients’ (hereafter the “**Client**” and/or “**You**”) complaints.

3. Scope

The purpose of this Policy is to set out the method for the submission of complaints within the Company from its Clients as well as the procedures taken with the aim of resolving promptly and transparently any potential misunderstandings and inconveniences that may occur during the business relationship with You. In this respect, We are committed to deal and handle Your complaints, disputes or any grievances received with confidentiality and fairness and We will take all reasonable and necessary measures to efficiently resolve any matter arising from the provisions of Our investment and/or ancillary services to You.

4. Definitions

- 4.1 “**Complaint**” shall mean a statement of dissatisfaction addressed to Us by a natural or legal person relating to the provision of investment and/or ancillary services provided by the Company.
- 4.2 “**Complainant**” shall mean a natural or legal person, who is eligible to have a Complaint considered by Us and who has already lodged a Complaint.

5. Submission of a Complaint

- 5.1 If You are dissatisfied with the service provided by the Company, please note that initially You should contact Our Customer Services Department via telephone at +357 25262181 (extension 103), which is responsible to resolve Your queries.
- 5.2 In the instance where you feel that Our Customer Services Department has not met Your satisfaction, You should make it clear that You remain unhappy with the outcome and ask the matter to be escalated. In this respect, You are entitled to submit a formal Complaint and the matter will then be referred to Our Compliance Department.

In order to submit a formal Complaint to the Company, you will have to complete all the information in the Complaint Form, available on our [Website](#), and send it via email to complaints@buxeurope.eu or via post to 67 Franklin Roosevelt Avenue, Lima Carna Building, Office 101, 3011 Limassol, Cyprus.

It is noted that, only if You submit a Complaint in accordance with point 5.2 above, the relevant Complaint will be considered as an Official Complaint by Us and will be given a Unique Reference Number (“URN”).

The Company may not be able to accept Your Complaint submitted via any other means/channels.

6. Acknowledgment of Your Complaint

The Compliance Department will acknowledge Your Complaint via email and/or post within five (5) business days from the receipt of Your Complaint and provide You with the URN of your complaint. The URN shall be included in all Your communication with Us, CySEC and/or Financial Ombudsman.

7. Handling Process of Your Complaint

Upon receipt of Your Complaint, We review it carefully, investigate the circumstances surrounding Your Complaint and will try to resolve it without undue delay and within the bounds of Our mandate.

To help Us investigate Your Complaint as quickly and efficiently as possible, You are required to provide Us with the below correct and accurate information:

- Your full name;
- Your trading account number;
- A full description of the Complaint, including dates, trading positions and any relevant details;
- The damage claimed by the Complainant;
- Reference of any communication exchanged between the Company and the Complainant.

Our final response which shall include the outcome/decision of the investigation performed, will be notified to the Complainant within two (2) months from the date of receipt of the Complaint. However, in the instance where we are unable to respond within two (2) months, We will inform you in writing or any other durable medium the reasons for the delay and the period of time necessary to complete the investigation. It is noted that the relevant period cannot exceed the three (3) months from the date of submission of the Complaint.

In the instance where upon receipt of Our final response You are still not satisfied or in the instance where no response is received within the three (3) months' timeframe, You have the right to address Your Complaint to the [Financial Ombudsman of the Republic of Cyprus](#). Alternatively, You may submit Your Complaint to [CySEC](#).