

## Customer complaints

Helsinki Capital Partners (HCP) that turned ten years in 2017 has received a total of one complaint from its one thousand clients during its years of operation. [Our business has been based on transparency ever since its establishment](#), and this transparency has maintained healthy incentives in operations and significantly reduced the probability of a conflict of interests.

We want to hear from you well in advance if something in our operations is not right. We all can be contacted via [virtual meeting](#) at an agreed appointment time or by email at [shareholderservicing@helsinkicapitalpartners.com](mailto:shareholderservicing@helsinkicapitalpartners.com) and by telephone on +358 (0)9 689 88 481. If you think that the situation calls for an immediate complaint, the instructions for this can be found below.

HCP has defined the principles and procedures for handling customer complaints. The objective behind these principles and procedures is that all customer contacts will be dealt with carefully according to the current regulations.

### How to make a complaint?

In a customer complaint situation, the customer should submit a complaint in writing (either by email or by mail) and notify all necessary information to clarify the matter so that the complaint can be dealt with appropriately. There are no formal requirements for the complaint letter. It should, however, indicate your name, personal identity number or business ID, contact information, as well as a detailed description of the incident that led to the complaint. The written complaint must be submitted to HCP within one (1) month from when the customer has received information of the incident that led to the complaint. The written complaints should be sent to [shareholderservicing@helsinkicapitalpartners.com](mailto:shareholderservicing@helsinkicapitalpartners.com) or by mail to Tallberginkatu 1 C 136, 00180 Helsinki, Finland.

### Responding to a complaint

HCP aims to respond to customer complaints without undue delay and in such a way that the first contact with the customer would take place within five (5) business days from receiving the complaint. The customer will be informed of the progress of the processing. In its response, HCP will include the contact information of the respondent.

### Possibility for external complaint handling

If the customer is not satisfied with HCP's solution to the dispute, he or she can contact the following independent third party:

## **The Finnish Financial Ombudsman Bureau (FINE)**

If a dispute cannot be resolved in negotiations between HCP and the customer, a consumer or small business customer can refer the complaint to the Finnish Financial Ombudsman Bureau (FINE) for advice and examination of the case. The customer can also contact the Insurance, Banking or Securities Complaints Boards. The boards issue a written recommendation on the solution of the dispute. The service is free of charge.

See the website [www.fine.fi/en](http://www.fine.fi/en) for more information.