

## Complaint Handling Disclosure

*Last updated: April 2026*

This document outlines how Chatham Financial Europe (“Chatham”) handles client complaints that are covered by the second Markets in Financial Instruments Directive (MiFID II), 2014/65/EU, Commission Delegated Regulation (EU) 2017/565 as amended from time to time, as well as relevant guidance issued by competent authorities.

Client complaints received in the European Economic Area (EEA) will be managed by Chatham’s complaints review team unless the National Competent Authority in the member state where the service is provided has established a different process.

### Registering a Complaint

If a client or potential client (“client”) wishes to file a complaint regarding our provision of, or failure to provide, a financial service, or their dissatisfaction regarding our handling of a complaint, they may do so by contacting our complaints review team at: [complaints\\_handling@cf.com](mailto:complaints_handling@cf.com). To process a complaint, Chatham will require the client’s contact details, as well as a brief description of the nature of the complaint and the loss, material distress, or material inconvenience which the client has suffered.

### Complaints Handling Process

Upon receipt, the complaint will be recorded in our internal complaint system. The client will be notified without undue delay that Chatham has received their complaint and that it is under review by Chatham’s complaints review team. The client will also receive a notification of next steps and contact information for Chatham regarding the filed complaint. Chatham will investigate the complaint fairly and objectively, and ensure the review is independent where appropriate. The complaints review team will strive to reply within 15 business days of receiving the complaint and to address the concerns raised. In more complex cases this may take longer, but Chatham will keep you informed and, in any event, provide a final response within 8 weeks of receiving the complaint.

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## Notification of Outcome and next steps

Following their investigation, the complaints review team will notify the client in writing of their decision on whether the complaint is upheld, the rationale behind this decision, and Chatham's proposed resolution for the complaint. Chatham hopes it can resolve any issues raised by the client. However, if the client remains dissatisfied with Chatham's final response, they may refer their complaint to an alternative dispute resolution body. In its response, Chatham will provide details on how to do this. Clients may also have the right to pursue civil action. Access to the Dutch Financial Ombudsman (Klachteninstituut Financiële Dienstverlening, "Kifid") is generally not available to Professional Clients.