Complaints Handling Procedure

2026

Introduction

Marex Payments S.r.l. ("Marex PAY" or "PAY") has been authorised and regulated by Bank of Italy, registered in the Payment Institutions Register under No. 103.

Marex PAY is required to maintain robust and transparent policies and processes to ensure that complaints are handled effectively, efficiently, and professionally.

We take complaints very seriously and endeavour to:

- communicate clearly using plain language that is easy to understand;
- respond without undue delay;
- explain our Complaints Handling procedure in a comprehensible manner;
- set out our position regarding remedial action;
- outline our offer of redress or rejection and the rationale; and
- provide you with options for referring the complaint to the Alternative Dispute Resolution or court if the complaint has not been resolved to your satisfaction.

If we identify through or internal complaints handling process or any other avenue that a complainant has suffered foreseeable harm because of acts or omissions by the Firm, we will act in good faith and take appropriate action to rectify the situation.

How to submit a complaint

You may submit a complaint free of charge by any reasonable means:

- by ordinary mail addressed to: "Compliance Office – Marex Payments S.r.l. – Via Edmondo De Amicis, 49 – 20123 Milan";
- by email to complaints-europe@marex.com or
- by certified email (PEC) to marexpay@legalmail.it.

What information do we need from the client?

We need the following information to determine what went wrong and to ensure that we handle your complaint without undue delay:

- Your name and address
- A description of the complaint
- When the problem occurred
- How you have been affected
- A contact number and email address

Responding to client complaints

We will endeavour to resolve all complaints as soon as reasonably possible without undue delay. If we can resolve the complaint within 15 business days of the day it was received, you will be sent a written summary resolution communication.

If we are unable to resolve the complaint within 15 business days of the day it was received, you will be kept informed of the measures being taken to progress and resolve the complaint.

In any event, the final outcome of the complaint, including the PAY's determinations, shall be communicated in writing within 35 business days of receipt of the complaint.

Out-of-court dispute resolution

If you are not satisfied with the response received or you have not received a response within 15 business days, before appealing to the court, you can contact the Banking and Financial Arbitrator (ABF); for more information on the ABF, you can consult the www.arbitrobancariofinanziario.it website, ask at the branches of the Bank of Italy or ask Marex PAY.