



# **Citrus Capital**

## **Complaint Handling Procedure**

**Oct 2025**

## **1. Our Commitment**

Citrus Capital LTD (“Citrus Capital”, “we”, “our” or “us”) is committed to providing a high standard of professional service to all of our clients. We recognise that, on occasion, issues may arise, and we take all concerns seriously. If you are dissatisfied with any aspect of our service, we want to know so that we can address the matter promptly and fairly.

## **2. How to Make a Complaint**

If you wish to make a complaint, you may contact us in any of the following ways:

- By telephone: +44 (0) 800 208 4784
- By email: [complaints@citruscf.com](mailto:complaints@citruscf.com)
- By post:

The Compliance Officer  
Citrus Capital  
City Reach, 7<sup>th</sup> Floor  
Greenwich View Place  
London, E14 9NN

If you normally deal with a specific contact at Citrus Capital, you may raise your concern directly with them in the first instance.

When contacting us, please provide:

- Your full name and contact details
- A clear description of your complaint and when it occurred
- Any relevant documents or supporting information
- What outcome you are seeking

## **3. Acknowledging Your Complaint**

We will aim to resolve your concerns within three business days of receiving your complaint. If we are unable to do so, we will acknowledge your complaint in writing, confirming receipt and outlining the next steps in our review process.

If your complaint was made verbally, our acknowledgement will set out our understanding of the issue so that you can correct any misunderstanding.

## **4. What happens next?**

We will investigate all complaints thoroughly, considering the facts, evidence, and any applicable laws or regulatory requirements.

If we can resolve your complaint within three working days, we will send you a Summary Resolution Communication, confirming that we consider the matter resolved and providing details of your right to refer the complaint to the Financial Ombudsman Service (FOS) if you remain dissatisfied.

If your complaint cannot be resolved within three working days, we will send you an Initial Response Letter within four weeks, outlining our understanding of the complaint, progress made, and any outstanding points.

We will aim to provide a Final Response Letter within eight weeks from receipt of your complaint. This letter will set out our findings, any proposed redress, and the reasons for our decision.

If it is not possible to issue a final response within eight weeks, we will write to explain the delay, the reason, and when you can expect a conclusion.

## **5. If You Are Not Satisfied**

If you remain dissatisfied with our response, or we have not provided a final response within eight weeks, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge, provided that:

- Your complaint relates to a regulated activity, and
- You fall within the definition of an eligible complainant under the FCA's Dispute Resolution (DISP) rules.

You must refer your complaint to the FOS within six months of the date of our final response.

The FOS cannot normally consider a complaint if:

- It is referred more than six months after our final response; or
- More than six years have passed since the event complained of, or (if later) three years since you first became aware, or ought reasonably to have become aware, of the cause for complaint.

We may, at our discretion, consent to the FOS considering a complaint outside these time limits where permitted by DISP.

### **The Financial Ombudsman Service contact details are:**

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

### **Consumer helpline:**

0800 023 4567 or 0300 123 9123

### **Switchboard:**

0207 964 1000

### **Fax:**

0207 964 1001

### **Email:**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **6. Complaints Involving Third Parties**

If we identify that another firm may be solely or jointly responsible for the subject matter of your complaint:

- We will forward your complaint to the relevant firm without delay, and notify you in writing.
- If we are jointly responsible, we will investigate the part of the complaint that relates to Citrus Capital and respond accordingly.
- When we receive a forwarded complaint from another firm, we will acknowledge it promptly and apply our standard timeframes for investigation.

If, after any referral, you remain dissatisfied, you may still refer your complaint to the Financial Ombudsman Service (for regulated matters) or the Information Commissioner's Office (ICO) (for data-related issues).

## **7. Accessibility**

We are committed to providing equal access to our services. On request, this document can be provided in large print, Braille, or audio format. Please contact [complaints@citruscf.com](mailto:complaints@citruscf.com) for assistance.

## **8. Regulatory Information**

Citrus Capital LTD, registered in England. Company Number: 16295942; Authorised and Regulated by the Financial Conduct Authority (FRN: 1034933).