



Complaints procedure

Article 1 Definitions

1. For the purposes of this Arrangement:

- a. institution: The Financial Markets Academy (hereinafter referred to as 'TFMA')
- b. complainant: an individual student
- c. complaint: complaint about conduct and decisions or the omission of conduct and failure to make decisions by the accused

Article 2 Establishment and tasks of the complaints committee

1. The board of TFMA investigates the complaint and takes a decision.
2. In order to protect the interests of all those directly involved, the board of directors shall exercise the greatest possible care in the handling of a complaint. TFMA is obliged to maintain the confidentiality of all matters.

Article 3 Submitting a complaint

1. The complainant submits the complaint to TFMA
2. The complaint must be lodged within one year of the conduct or decision.
3. The date of receipt shall be noted on the complaint submitted.
4. Upon receipt of the complaint, TFMA shall inform the complainant in writing within five working days that it is investigating a complaint.

Article 4 Content of the complaint

1. The complaint shall be submitted in writing and signed.
2. In case of an orally lodged complaint TFMA shall immediately make a report which is send for signing to the complainant.
3. The complaint shall contain at least:
 - (a) the name and address of the complainant;
 - b. the date;
 - c. a description of the complaint.
4. If the provisions of the third paragraph are not met, the complainant will be given the opportunity to remedy the default within two weeks. If the provisions of the third paragraph have not yet been met, the complaint can be declared inadmissible.
5. If the complaint is declared inadmissible, this shall be reported to the complainant.

Article 5 Decision

1. Within four weeks of receipt of the complaint, TFMA shall inform the complainant in writing whether it considers the complaint to be well-founded.
2. This period may be extended by a maximum of four weeks. TFMA will inform the complainant about this extension and is required to give a reason for the extension.
3. TFMA will make a proposal for a solution within a week.

Article 6 Appeals

1. Within four weeks of TFMA's decision, the complainant may appeal against this to Cataratas BV, Maasweg 24 4105 ZL CULEMBORG tel. 0345-576864
2. Cataracas BV will issue an advice within four weeks. This advice is binding on TFMA only.

Article 7 Publicity

1. TFMA shall make this arrangement available for inspection.
2. TFMA shall inform all interested parties of this scheme.

Article 8 Other provisions

1. This Arrangement shall enter into force on 1 November 2010.
2. TFMA registers the complaint and keeps it for at least two years.