

# Cantor Fitzgerald Europe Complaints Policy

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(External)

Information for Eligible Counterparties,  
Professional clients and Retail clients

July 2025

## Complaints Policy

Cantor Fitzgerald Europe ('CFE' or the 'Firm') operates and maintains a Complaints Policy, with the aim of dealing with complaints promptly, reasonably and fairly, in a manner that satisfies the FCA's complaints handling requirements. Any complaints made will be considered under this policy.

### What is a complaint?

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

### How will the Firm act on a complaint?

Once a complaint has been received by the Firm, the Compliance department will:

- investigate the complaint competently, diligently and impartially.
- assess fairly, consistently and promptly:
  - the subject matter of the complaint.
  - whether the complaint should be upheld.
  - what remedial action / redress (or both) may be appropriate.
  - if appropriate, whether it has reasonable grounds to be satisfied that another FCA regulated firm may be solely or jointly responsible for the matter alleged.
- taking into account all relevant factors:
  - explain to the complainant promptly and, in a way that is fair, clear and not misleading, its assessment of the complaint;
  - its offer of redress or remedial action, if appropriate; and
  - comply promptly with any offer of remedial action / redress accepted by the complainant.

Investigation of a complaint will include a review of all the evidence available and the circumstances of the complaint. Other factors relevant in assessing a complaint might also include:

- similarities with other complaints received by the Firm;
- relevant guidance published by the FCA, other relevant regulators, and the FOS; and
- appropriate analysis of decisions by the Financial Ombudsman Service concerning similar complaints.

The Firm aims to resolve complaints at the earliest possible opportunity, minimising the number of unresolved complaints that may need to be referred to the FOS. For information purposes the Financial Ombudsman Service website is [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Time limits for dealing with complaints

Where possible, and assuming the nature of the complaint allows this, the Firm will aim to resolve complaints within three business days. Should it not be possible to conclude a complaint within three business days, the Firm will promptly acknowledge the complaint in writing and advise that it is investigating the issue; and keep the complainant apprised of progress of the investigation, as appropriate.

The Firm will investigate the complaint in accordance with the criteria above and issue a final response to the complainant within eight weeks of the date of receipt of the complaint. The final response should:

- offer remedial action / redress if appropriate or reject the complaint explaining the reasons why.
- advise the complainant that if the Firm does not receive a response to the complaint within eight weeks it will consider the complaint closed.
- refer the complainant to the availability of the FOS should they remain unhappy with Cantor's final response.
- state whether the Firm waives any of the time limits applying to complaints from eligible complainants.

Should the Firm be unable to respond to a complainant within eight weeks for any reason, the Firm will write to the Complainant and advise:

- why the Firm is unable to provide a final response, and when it anticipates being able to issue one;
- the complainant of their right to refer the complaint to the FOS (a copy of the FOS standard explanatory leaflet will be supplied); and
- whether the Firm waives any of the time limits applying to complaints from eligible complainants.

A complaint will be regarded as closed once the complainant has indicated acceptance of Firm's response. Such acceptance need not be in writing, although where this is the case Cantor will make a written record of such acceptance.

## Where to make a complaint

**To:** CFE Compliance

**Address:** 5 Churchill Place  
London  
E14 5HU  
UNITED KINGDOM

**Telephone:** +44 207 8947 144

**Email:** [compliance-cfe@cantor.co.uk](mailto:compliance-cfe@cantor.co.uk)