

Complaints Policy

Hitomorrow Securities Ltd (previously T.C.R. International Ltd)
Cyprus Investment Firm · CIF licence no. 237/14 · Reg. No. HE 326383
Version 1.0 · September 2026 · Approved by the Board of Directors

1. Purpose and scope

Hitomorrow Securities Ltd (previously T.C.R. International Ltd) (the “Company”) has adopted this Complaints Policy in order to ensure a fair and prompt process for handling complaints that may arise from its relationship with clients, in accordance with the requirements of the Cyprus Securities and Exchange Commission (“CySEC”) and Article 26 of Commission Delegated Regulation (EU) 2017/565.

This Policy applies to all complaints submitted to the Company by clients and prospective clients. Submitting a complaint is free of charge.

2. Submitting your complaint

You may submit your complaint in writing, addressed to the Compliance Officer of the Company, who is authorised to handle and investigate complaints submitted by clients.

You are encouraged to complete the Complaint Form set out in Appendix 1 and to submit it in either of the following ways:

1. by email to **compliance@hi2morrowsecurities.com**; or
2. by post to: The Compliance Officer, Hitomorrow Securities Ltd, Office 202, Athalassis 54, 2nd Floor, Strovolos, 2023 Nicosia, Cyprus.

Complete, up to date and accurate information is required in order for the Company to investigate and evaluate your complaint properly.

3. Acknowledging your complaint

We will acknowledge receipt of your complaint within **five (5) business days** of receiving it, and will record it in our internal complaints register. We will then provide you with the unique reference number of your complaint.

The unique reference number should be used in all your future contact with the Company, the Financial Ombudsman and/or CySEC regarding that complaint.

4. Handling your complaint

Once we have acknowledged receipt of your complaint, we will review it carefully, investigate the circumstances surrounding it and seek to resolve it without undue delay.

We will make every effort to investigate your complaint and to provide you with the outcome of our investigation within **two (2) months** of the date on which you submitted it to us. During the investigation we will keep you informed of the progress of the handling of your complaint. One of our officers may contact you directly, including by email or telephone, in order to obtain further clarification and information relating to your complaint. We will require your full cooperation in order to expedite the investigation and the possible resolution of your complaint.

If your complaint requires further investigation and we cannot resolve it within two (2) months, we will issue a holding response in writing or in another durable medium. The holding response will indicate the causes of the delay and when our investigation is likely to be completed. In any event we will provide you with the outcome of our investigation no later than **one (1) month** from the issuing of the holding response, depending on the complexity of the case and on your cooperation.

5. Final decision

When we reach an outcome, we will inform you of it, together with an explanation of our position and of any remedial measures we intend to take, where applicable.

6. If you are not satisfied with our final decision

A. Financial Ombudsman of the Republic of Cyprus

If you are not satisfied with the Company's final decision, you may approach the office of the Financial Ombudsman of the Republic of Cyprus, in case you are eligible to file a complaint with them, and seek mediation for possible compensation.

It is important that you contact the Financial Ombudsman of the Republic of Cyprus **within four (4) months** of receiving a final response from the Company; otherwise the Financial Ombudsman may not be able to deal with your complaint.

In the event that the Company was unable to provide you with a final response within the time period specified in section 4 above, you may contact the office of the Financial Ombudsman no later than four (4) months after the date on which we ought to have provided you with our final decision.

WEBSITE

www.financialombudsman.gov.cy

Hitomorrow Securities Ltd (previously T.C.R. International Ltd) · Reg. No. HE 326383 · Office 202, Athalassis 54, 2nd Floor, Strovolos, 2023 Nicosia, Cyprus

Hitomorrow Securities Ltd is authorised and regulated by the Cyprus Securities and Exchange Commission as a Cyprus Investment Firm (CIF licence no. 237/14)

EMAIL	complaints@financialombudsman.gov.cy
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POSTAL ADDRESS	P.O. Box 25735, 1311 Nicosia, Cyprus
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TELEPHONE	+357 22 848900
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FAX	+357 22 660584 · +357 22 660118
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B. Cyprus Securities and Exchange Commission

You may also submit your complaint to the Cyprus Securities and Exchange Commission. Please note that the Cyprus Securities and Exchange Commission does not have restitution powers and therefore does not investigate individual complaints.

WEBSITE	www.cysec.gov.cy
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GENERAL EMAIL	info@cysec.gov.cy
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POSTAL ADDRESS	P.O. Box 24996, 1306 Nicosia, Cyprus
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TELEPHONE	+357 22 506600
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FAX	+357 22 506700
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C. Legal action

It is understood that your right to take legal action remains unaffected by the existence or the use of any of the complaints procedures referred to above.

7. Review of this Policy

This Policy is reviewed at least annually and whenever a material change occurs that affects the Company's ability to handle complaints fairly and promptly. The version in force is published on the Company's website at hi2morrowsecurities.com.

Appendix 1 — Complaint Form

This is the form you need to complete if you wish to submit a complaint to the Company. Complete, up to date and accurate information is required in order for the Company to investigate and evaluate your complaint properly.

This Complaint Form is indicative and not exhaustive. The Company may request further information and/or clarification and/or evidence in relation to your complaint. You may accompany this form with any other documentation that may assist the investigation of your complaint.

Date

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Client information

Name

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Surname

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ID or passport number

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Country of nationality

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Legal entity name (if the client is a legal person)

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Account / trading number

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Contact details of the client

Postal address

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City / province

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Postal code

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Country

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Telephone number

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Email

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Details of the complaint

Date when the complaint arose

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Employee who provided the service (if applicable)

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Description of the complaint (use a separate sheet if necessary):

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I hereby certify and confirm that, to the best of my knowledge, the information furnished above is true, accurate, correct and complete.

Signature of the client

Date

For official use only

Received on

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Received by

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Assigned to

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Unique reference number

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To reply by

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