

borznoposredniška družba

POROČILO
o prejetih pritožbah strank

Obdobje poročanja:

Q	Y
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Skupno število prejetih pritožb v obdobju iz naslova opravljanja investicijskih storitev in poslov:	Prejeto
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Kjer je to mogoče, mora družba posredovati podatke, razčlenjene glede na vzrok in finančni instrument

Število pritožb strank, razčlenjevanje glede na vzrok pritožbe v obdobju poročanja	Prejeto
Izvrševanje naročil za račun strank	
Gospodarjenje s finančnimi instrumenti	
Investicijsko svetovanje (npr. neustrezno svetovanje)	
Informacije strankam	
Pristojbine/stroški	
Splošne administrativne storitve za stranke (vključno s hrambo in vodenjem finančnih instrumentov za račun strank)	
Nedovoljeno ponujanje ali opravljanje investicijskih storitev in poslov	
Ostalo (družba zapiše morebitne komentarje/pripombe v razdelku "Komentarji/Pripombe" spodaj)	
Delna vsota	

Komentarji/Pripombe: Za izpolnjevanje glej "Navodila za izpolnjevanje" navedena spodaj

Število pritožb strank, razčlenjene glede na finančni instrument v obdobju poročanja	Prejeto
Delnice delniških družb in drugi delnicam enakovredni vrednostni papirji	
Obveznice in druge vrste vrednostnih papirjev, ki vsebujejo obveznost izdajatelja	
Strukturirani finančni instrumenti (vključuje finančne instrumente zaščitene s kapitalom in strukturirane sklade)	
Instrumenti denarnega trga	
Vzajemni skladi/UCITS (ne vključuje naložb v strukturirane sklade)	
Opcije, standardizirane terminske pogodbe, menjalni posli, nestandardizirane terminske pogodbe in drugi izvedeni finančni instrumenti	
Finančne pogodbe na razlike (CFD)	
Ostali investicijski produkti (družba podrobno navede v razdelku "Komentarji/Pripombe" spodaj)	
Delna vsota	

Komentarji/Pripombe: Za izpolnjevanje glej "Navodila za izpolnjevanje" navedena spodaj

NAVODILA ZA IZPOLNJEVANJE

Družba lahko vključi kakršno koli drugo relevantno informacijo, kot podlago navedenim številkam.	
Ali se pritožbe strank večinoma nanašajo na storitve posredovane preko interneta ali preko ostalih distribucijskih kanalov?	
Kakšen odstotek pritožb se je v obdobju poročanja reševal v okviru izvensodnega reševanja sporov pred arbitražo?	
V kolikor družba vnese podatke pod kategorijo "Ostalo", mora v razdelek "Komentarji/Pripombe" zapisati tudi podrobne podatke o tej kategoriji (npr. kaj je bilo v to kategorijo vključeno).	

Odgovorna oseba: _____

Za potrebe izpolnjevanja vprašalnika so spodaj navedeni pojmi ter definicije, kot jih podaja Evropski organ za vrednostne papirje in trge (v angleškem jeziku).

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 or a redress determination, which:

(a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and

(b) relates to an activity of that respondent in marketing or providing financial services or products, which comes under the jurisdiction of the competent authority.

Shares/stock/equities (excluding structured securities) - A share, or stock in the share capital of any body corporate, representing an ownership interest. They are able to be transferable on an exchange or otherwise.

Bonds/debentures/loan stock/debt securities - A bond/debenture/loan stock or debt security that is an instrument creating or acknowledging indebtedness, under which the investor loans money to an entity (body corporate or government body) under defined terms, often for a defined period of time at a fixed interest rate. Bonds and other debt securities are issued by companies and governments in order to finance a variety of projects and activities. They are not 'asset-backed'.

Asset-backed securities and other similar debt instruments - Securities, such as bonds or notes, that are collateralised by loans or receivables held by third party banks, credit card companies and other credit providers. They are not a type of structured product investment, such as structured security or structured fund.

Warrants (including covered warrants) - A derivative instrument that gives the holder the right to subscribe for shares, stock, equities, debentures, loan stock or debt securities from the issuer at a specific price within a certain time frame.

Structured securities (excluding Non-SCARPS) - A security (shares or stock in a body corporate) issued on terms that provide the investor with a level of income or capital growth over a specified investment period and which: exposes the customer to a range of outcomes in respect of income or return of the initial capital invested, and provides for a return on the investment at the end of the period that is linked by a pre-set formula to the performance of an index, indices, selected stocks or other factor or combination of factors. This excludes non capital-at-risk products (Non-SCARPS).

Non-SCARPS structured securities - Structured products under which there is no risk on returning the capital invested at the end of a specified investment period, whilst the income and a capital growth would be subject to risk.

Money-market securities - Financial instruments issued by financial institutions or government bodies, such as certificates of deposit (CDs) and commercial papers (CPs).

Units in collective investment undertaking (excluding structured funds) - Cover investments which have the right or interest (however described) of the participants in a collective investment scheme. This covers funds (excluding structured funds) that meet the requirements to be an undertaking for collective investments in transferable securities as set out in the UCITS Directive and ones that do not (Non-UCITS). Please note that Non-UCITS do not enjoy the automatic right to be marketed to retail investors across the EU. This category therefore covers UCITS and Non-UCITS schemes, but not structured UCITS or structured Non-UCITS.

Structured funds - A fund that is a collective investment issued on terms that provide the investor with a level of income or capital growth over a specified investment period and which: exposes the customer to a range of outcomes in respect of income or return of the initial capital invested, and provides for a return on the investment at the end of the investment period that is linked by a pre-set formula to the performance of an index, indices, selected stocks or other factor or combination of factors. This category includes structured UCITS and structured Non-UCITS schemes.

Options, futures, swaps, forward rate agreements and any other derivative contracts - Options, futures, swaps, forward rate agreements and any other derivative contracts relating to securities, currencies, interest rates or yields, or other derivatives instruments (including those related to commodities, climatic variables, freight rates, emission allowances or inflation rates or other official economic statistics) and financial indices or financial measures which may be settled physically, in cash, by the option of one of the parties, or traded on a regulated market or settled through recognised clearing houses. This excludes derivative instruments in the transfer of credit risk and warrants.

Derivative instruments for the transfer of credit risk - A credit derivative refers to any one of "various instruments and techniques designed to separate and then transfer the credit risk" of the underlying loan. It is a securitised derivative whereby the credit risk is transferred to an entity other than the lender. Credit derivatives can be either 'funded credit derivatives' or 'unfunded credit derivatives'.

Financial contracts for differences - A contract for difference (CFD) is a contract between two parties in which one pays to the other a sum of money based on the difference between the current value of a security or instrument and its value on a specified future date. CFDs can be traded on indices, natural phenomena, such as the weather, or anything that is measurable.

Other investment products/funds - Any other investment products or funds that do not meet the above definitions but are considered to be financial instruments under MiFID.

Retail client - A client who is neither a professional client or an eligible counterparty.

Professional client - A client that is either a per se professional client or an elective professional client. Professional clients are considered to possess the experience, knowledge and expertise to make their own investment decisions and assess the risks inherent in those decisions.

Eligible counterparty - A client that is either a per se eligible counterparty or an elective eligible counterparty. Eligible counterparties are considered to be the most sophisticated investors and are likely to be large organisations such as investment firms, credit institutions, pension funds and national governments.

Reception and transmission of orders in relation to one or more financial instruments - Reception and transmission of orders in relation to one or more financial instruments.

Execution of orders on behalf of clients - Acting to conclude agreements to buy or sell one or more financial instruments on behalf of clients and where no personal recommendation has been given as part of the transaction.

Dealing on own account - Means trading against proprietary capital resulting in the conclusion of transactions in one or more financial instruments.

Portfolio management - Means managing portfolios in accordance with mandates given by clients on a discretionary client-by-client basis where such portfolios include one or more financial instruments.

Investment advice (e.g. unsuitable advice) - Means a recommendation that is advice on investments and is presented as suitable for the person to whom it is made, or is based on a consideration of the circumstances of that person. A recommendation is not a personal recommendation if it is issued exclusively through distribution channels or to the public.

Underwriting of financial instruments and/or placing of financial instruments on a firm commitment basis - Underwriting is a commitment to take up financial instruments where others do not acquire them, whilst placing on a firm commitment basis occurs where a firm undertakes to arrange the placing of MiFID financial instruments and to purchase some or all the financial instruments that it may not succeed in placing with third parties.

Placing of financial instruments without a firm commitment basis - Where the person arranging the placing does not undertake to purchase those MiFID financial instruments he fails to place with third parties.

Operation of multilateral trading facilities - The operation of a multilateral trading facility on which MiFID instruments are traded.

Information provided to the client (e.g. poor disclosure) - For example, product or advisor disclosures, reports sent to client and client agreements.

Terms and disputed sums/charges - Disputed terms of contract and or charges for services provided or requested.

General admin/customer services (including custody/safekeeping services) - General administration/customer services (including custody/safekeeping services).

Conflicts of interest - Requiring a firm to maintain and operate effective organisational and administrative arrangements with a view to taking all reasonable steps designed to prevent conflicts of interest from adversely affecting the interests of its clients.

Unauthorised business being offered or carried out (e.g. advisers that should have been authorised but were not) - Situations where business was offered or carried out even though it was unauthorised (e.g. where advisers carry out or offer business for which they have to be authorised but they are not).

Bank (inc e-money issuers) and Building Society or equivalent - Includes Bank (other than Wholesale only), Building Society/ Mutual Society, E-money Issuer (non-bank) and Wholesale only Bank.

MiFID (non-bank) investment firm (i.e. firms with permissions/authorisations to do conduct MiFID business) - Examples of firms include financial advisers, stock brokers, discretionary and non-discretionary investment managers

Other investment firm (e.g. firms outside MiFID scope) - Any other investment firms, including those not authorised to conduct MiFID business