



Customer Complaint Procedure 2023 - 2024

VFX Financial PLC (VFX) strives to provide top-rated FX and payment services to its clients. However, sometimes things can go wrong and telling us about it gives us a chance to fix things. To assist in trying to resolve any issues in the case of a dispute we have put together a simple guide for you to follow.

Who Should a Complaint be Addressed to?

We ask that in the first instance you address your complaint to the person who handled your transaction. If they are not available or you would prefer to deal with someone else, please ask to speak to their manager or alternatively you can contact the Complaints Team:

Email: complaints@vfxplc.com

Telephone: 0207 959 6995 or from outside the UK +44207 959 6995

Post: VFX Financial PLC, Dukes House, 32-38 Dukes Place, London, EC3A 7LP

Format of Complaints

In order to best manage your complaint, please provide us with as much information as possible. It's important that we understand your complaint fully as this will help us to resolve it quickly.

Please include the following details:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

Who will Investigate the Complaint?

Where a complaint is received, our Complaints Team will investigate it and shall resolve it at the earliest opportunity. We aim to assess any complaint fairly, consistently, and promptly to determine whether it should be upheld and, if so, what remedial action or redress may be appropriate.

Referring Complaints Outside of VFX

If you complain to us but we are satisfied that the complaint relates to another firm, or that the complaint relates to us and another firm jointly, we will refer the matter on to that firm (so they can consider your complaint). We will do this within 5 business days of the date on which we became satisfied that such other firm may be responsible and inform you what we have done. We will also provide you with the other firm's contact details.

Timescale for Responding to Complaints

Once we receive your complaint we will endeavour to acknowledge and resolve your complaint promptly (within 3 business days). If we need to carry out further internal investigations, we will send you a notice of investigation letter within 7 business days (from when we received your complaint). We will ensure you are kept informed of the progress of the investigation.

Where we are able to provide a final response (within 3 business days), the acknowledgement may be combined with the final response.

Final or Other Response

We will either send a final response letter (as described below) within 15 business days (after the day on which we received your complaint) or, at the end of that period, a holding response letter explaining that we are not able to offer a final response at this time.

This holding response will give reasons for the delay and indicate when we expect to be able to provide a final response (the final response will be no longer than 35 business days after the day on which we received your complaint). The holding response will also detail whether you are entitled to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman') and will enclose a link to the [Ombudsman's explanatory leaflet](#).

Final Response Letter

This will either:

- Accept the complaint and, where appropriate, offer redress or remedial action; or
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and give reasons for doing so.

The final response will advise you whether you may refer the complaint to the Financial Ombudsman Service if you are not satisfied.

Referring Complaints to the Financial Ombudsman Service

Should you still not be satisfied by our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service for its consideration. Where you wish to do so, you should contact them within 6 months (from the date the final response was issued) as your complaint may otherwise be time-bared under the Financial Ombudsman Service's rules.

The Financial Ombudsman Service can be contacted at the following:

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123 (or +44 20 7964 0500 if calling from outside the UK)

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Details of the type of complaints that are eligible to be considered by the Financial Ombudsman Service are available on their website: www.financial-ombudsman.org