



Customer Complaint Procedure

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CUSTOMER COMPLAINT PROCEDURE

(website)

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 some simple steps for you to follow.

The first step is to talk to a member of the VFX team. They will do their best to help you resolve the issue. You can do this via email, telephone or in person at our offices.

The best person to talk to is the person who handled your transaction in the first place. They will be in the best position to put things right. If they are not available or you would prefer to deal with someone else, ask to speak to their manager.

Step 1: Reporting Your Complaint

If you are unhappy about the way things have been handled and wish to make a complaint you need to tell us. This can be done on the telephone, by sending an email or in writing summarizing the details, explaining what you believe went wrong and what in your opinion would make matters right.

Our contact details are:

Email: Either through your day-to-day contact or complaints@vfxplc.com

Telephone: Either through your day-to-day contact or by calling 0207 959 6900 or from outside the UK +44207 959 6900

Post: VFX Financial PLC, 65 Leadenhall Street, London EC3A 2AD

What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- 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

What To Expect Next

Once we receive your complaint we will endeavour to respond to and resolve your complaint straight away, usually within 24 hours. However, we may need to carry out further internal investigations, if these are required we will send you a further notice of investigation letter within 7 business days from when we received your complaint.

The notice of investigation letter will include:

- an explanation of why a different person is responding if it is not the person you addressed your complaint to;
- the name and job title of the individual handling your complaint;
- a timescale for when we will correspond further, which will be no more than 5 business days from the receipt of your complaint; and a copy of our complaint handling procedures.

In the unlikely event that our investigations require longer than 5 days to complete, we will write to you to explain why we are not yet in a position to respond to your complaint and indicate when we expect to provide you with a full response.

In the majority of cases, we will be able to resolve your complaint within 10 business days. If we have not resolved it within 10 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.

We will keep you informed of progress until your complaint has been resolved. In exceptional circumstances, where your complaint is particularly complex, matters may take longer to resolve but we will write to you to let you know we need longer.

Although we have up to 35 business days, we will send you our final response as soon as we complete the investigation into your complaint. We will continue to keep you informed in writing and let you know when you should expect to hear from us. In the unlikely event we have not been able to finalise our investigation by the end of 35 business days, we will send you a letter to let you know and what steps you can take.

What if you're not happy with our response?

You Can Refer the Problem to The Issuer of Your Card

If, you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer IDT Financial Services Limited, PO Box 1374, 1 Montarik Building, 3 Bedlam Court, Gibraltar, email address:

complaints@idtfinance.com www.idtfinance.com for further assistance. A copy of IDT Financial Services Limited's complaints policy can be found on their website.

If, having exhausted the above complaints process with IDT Financial Services Limited, you remain unhappy you may complain to the Gibraltar Financial Services Commission, PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, email psdcomplaints@fsc.gi, web www.fsc.gi. It is important to be aware that legally it is not the role of the Gibraltar Financial Services Commission to resolve complaints between you and IDT Financial Services Limited.

If you have not contacted IDT Financial Services Limited, the Gibraltar Financial Services Commission will ask you to contact them first to give IDT Financial Services a chance to put things right.

Step 3: Contact the Financial Ombudsman Service (FOS)

If you are not satisfied with our response to your complaint or if 8 weeks have passed since you first lodged your complaint, you can refer your complaint to the FOS. If you want the FOS to investigate your complaint, you must contact them within 6 months of the date of any final response issued by VFX or IDT Financial Services Ltd.

The FOS may be contacted on:

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

Telephone: 0800 023 4567, +44 207 964 0500 (from outside the UK)

Post: Exchange Tower, London E14 9SR