



CUSTOMER COMPLAINT PROCEDURE

v1.0/November 2019

VFX Global Payments Inc. (VFX) strives to provide top-rated FX and payment services to its clients. However, sometimes things can go wrong. 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@vfxfinancial.ca

Telephone: Either through your day-to-day contact or by calling + 416 863 9341 or from outside Canada + 1 416 863 934

Post: VFX Global Payments Inc. 140 Yonge Street, Toronto, Ontario, M5C 1X6.

Once we receive your complaint we will endeavour to respond to and resolve your complaint straight away, usually within 48 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 7 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 7 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. A final response must be provided within 8 weeks of you lodging your complaint with us.

Step 2: Contact VFX Financial Head Office

If you are not satisfied with our response to your complaint or if 8 weeks have passed since you first lodged your complaint to VFX in Canada you can refer your complaint to the Managing Director at VFX Financial PLC, Head Office in the United Kingdom. If you want VFX Head Office to investigate your complaint, you must contact them within 3 months of the date of any final response issued by VFX Global Payments Inc in Canada.

VFX Financial PLC Head Office may be contacted on:

Email: complaints@vfxplc.com

Telephone: + 44 207 959 6900

Post: VFX Financial PLC, 65 Leadenhall Street, London EC3A 2AD, The United Kingdom.