



HiFX Europe Limited, trading as Xe – Complaints Charter

We are sorry that you have had cause to complain to us.

Your business is important to us and we aim to resolve any matters quickly and to our mutual satisfaction.

We want to deal with your concerns fairly, effectively and promptly. However, some complaints are more complex than others and may take some time to investigate.

We will acknowledge your complaint promptly after receiving it. We will keep you informed throughout any investigation.

In order to assist in the speedy resolution of any complaint you may have, it's important that we understand your complaint fully. Sometimes this means we may ask you to address your concerns to us in writing. As a first step you can contact us:

By Telephone: +44 1753 441 844

By Email: transfers.eu@xe.com

By Post: Client Support Team, HiFX Europe Limited, Maxis 1, Western Road, Bracknell, Berkshire, RG12 1RT

We have internal procedures for investigating any complaint. An experienced member of staff will deal with your complaint. Where appropriate, this will be someone who was not directly involved in the matter which is the subject of your complaint. The member of staff will either have authority to settle your complaint or will have ready access to someone who has the authority.

Our response will address the subject matter of your complaint and, if appropriate, will offer redress. We will try to resolve any complaints you have about the service we provide to you within 15 business days of receiving your complaint and if we need more time to respond, within 35 business days (and we will let you know if this is the case).

We genuinely want our customers to be happy with our service and hope we will be able to resolve your concerns.

If you are still dissatisfied following our final response and your complaint relates our regulated payment services, you will be entitled to refer your complaint, free of charge and subject to eligibility, to the Financial Ombudsman Service. If you decide to ask the Financial Ombudsman Service to review your complaint, you must do so within six months of the date of our final response.

Their contact details are shown below:

Phone: 0800 023 4567 or 0300 123 9 123 (or +44 20 7964 0500 if calling from outside the UK)

E-mail: complaint.info@financial-ombudsman.org.uk

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

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.