

MONEY SWIFT LTD COMPLAINTS HANDLING

The FCA defines a complaint as an expression of dissatisfaction (oral or written) about the provision of, or failure to provide, a financial service. It alleges how you have suffered (or may suffer):

- financial loss
- material distress
- material inconvenience

WHO TO ADDRESS COMPLAINTS TO

We ask that in the first instance you address your complaint to the agent or staff at Money Swift Ltd, who handled your transaction. Should you prefer to, you can alternatively address it to:

Saida Kobusingye, Money Laundering Reporting Officer, Money Swift Ltd, 2A Thames Road, Barking, London, IG11 0HZ (Email: saida@moneyswift.co.uk)

FORMAT OF COMPLAINTS

In order to best manage the complaint, we find that putting down your complaint or concerns in a letter is best. You can of course, make your complaint by any method such as e-mail, telephone or in person.

COMPLAINTS INVESTIGATION

Where a complaint is received, it will be investigated immediately. 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. We shall resolve it at the earliest opportunity with the aim of doing so within 8 weeks of receipt.

RESPONSE TIMESCALE

We will acknowledge your complaint promptly (generally within 5 business days) in writing and will include written details of our complaints handling procedures. Where we are able to provide a final response immediately, the acknowledgement may be combined with the final response. You will be kept informed of the progress of the investigation.

FINAL RESPONSE OR OTHERWISE

We will either send a final response (as described below) within 8 weeks or, at the end of that period, a response explaining that we are not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response. This response will inform you that you are entitled to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman') if you are dissatisfied with the delay, and will enclose a copy of the Ombudsman's explanatory leaflet.

FINAL RESPONSE

This will either:

- uphold the complaint and, where appropriate, offer redress or

- reject the complaint and give reasons for doing so

The final response will advise you to refer the complaint to the Financial Ombudsman Service if you are not satisfied. It will include a copy of the Financial Ombudsman Service's explanatory leaflet.

REFERRING COMPLAINTS TO THE FINANCIAL OMBUDSMAN SERVICE

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

The Ombudsman can be contacted at the following address:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange

London

E14 9SR

Tel no: 0800 0234567

Email address: Complaint.info@financial-ombudsman.org.uk

<http://www.financial-ombudsman.org.uk/>

Making a complaint will not affect your legal rights.