

Customer Complaint Procedure

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CUSTOMER COMPLAINT PROCEDURE

“Grosik” is a trading name of VFX Financial PLC (VFX) that is regulated by the Financial Conduct Authority No. 900530. VFX strives to provide top-rated cross-border payments and remittance 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 Grosik 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. If you accessed our services through one of our websites, then please use the contacts on the website or as set out in this procedure. They will be in the best position to put things right. If they are not available to 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: complaints@vfxplc.com

Telephone: By calling 0207 959 6880 or one of these lines outside the UK: Poland: +48(22) 307 3560, Ireland: +35 314 311 076, Netherlands: +31 107 131 823, Germany: +49 610 399 38 000.

Post: Grosik Complaints, VFX Financial PLC, Second Floor (61-66), 65 London Wall, London, EC2M 5TU

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 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.

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