



Rational Group Limited
("RationalFX & Xendpay")

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Complaints Handling Guide

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Contents

| | |
|----------------------------------|---|
| Our commitment to you..... | 3 |
| Introduction..... | 3 |
| Scope..... | 3 |
| Policy – Legal Requirements..... | 3 |
| Circulation..... | 3 |
| Client Services Manager | 3 |
| How to make a complaint..... | 3 |

Our commitment to you

At Rational Group Limited each of our customers are important to us, and we believe you have the right to a fair, swift and courteous service at all times. Rational Group has established a complaints procedure to ensure your complaint is dealt with promptly, efficiently, in positive manner and by the correct person. As our customer, you are in a good position to judge how we are performing, and we need you to tell us if things have gone wrong. We will treat your complaint seriously and in confidence.

This leaflet sets out the complaint procedures you should follow. However, please bear in mind that as we have to work within a framework set by law. Any decisions we make have to be in line with relevant laws, we may not always be able to meet your expectations.

Introduction

The document outlines the Complaints Handling Guide of Rational Group for its clients and the transactions which are processed by Private/Remittance and Corporate clients.

Scope

This document covers clients who fall under the following Group entities:

- Xendpay

If any of the procedure or process is in place as a result of the regulation, it is clearly mentioned.

Policy – Legal Requirements

The legal requirements laid out by FCA in regards to Complaints Handling can be found in the FCA DISP Sourcebook at: <https://www.handbook.fca.org.uk/handbook/DISP/>.

Circulation

This document is relevant to the following departments:

- Compliance team
- Sales and on-boarding team
- Payments team
- Back/Middle office team

The document is maintained by Client Services Manager however the content has to be signed off by the Chief Operating Officer.

Client Services Manager

The Client Services Manager is Bhavin Vaghela, referred to as Client Services Manager hereafter.

Complaints contact details are as follows:

For Xendpay: Complaints@xendpay.com

How to make a complaint

If you are not satisfied with the service you have received, please get in touch with the person executing the deal to which your complaint refers. They can deal with most complaints informally and quickly.

If you prefer to make a formal complaint, such complaints must be made in writing, by post, fax or e-mail and addressed to the Client Services Manager at Rational Group. The Client Services Manager will be keen to put the matter right (if they can) and to learn from any mistakes that may have been

made. Please provide as many details as you can in your complaints. All letters you receive from us give the contact details of the person who sent, and usually a reference number.

To help us investigate and resolve the problem as quickly as possible, whether you wish to resolve it informally or you are making a formal complaint, please make sure you always give us the following information:

- Full name and address;
- Your transaction reference number (if your complaint relates to a particular transaction);
- Your daytime phone number (if possible); and
- Full details of your concern or complaint, including any previous dealings with us about it;
- Copies of any relevant documents such as letters;
- Details of what would you like us to do;

We will acknowledge the receipt of your complaint in writing within 48 hours and confirm who will handle your complaint, and how you can contact them. We will try to resolve your complaint within 5 (five) working days, and with minimum inconvenience to you. If your complaint is particularly complex in nature, we will keep you informed of the progress we are making as we continue our investigations as complaints complex in nature may take longer to resolve.

In our final response we will include:

- Summary of the complaint;
- A summary of the outcomes of your investigation;
- Whether we acknowledge there has been any fault on our part and whether the complaint will be upheld;
- Details of any offer to settle the complaint and the duration of the offer;
- If you are a retail client, a notification of your right to refer to the Financial Ombudsman Service.

If you are not satisfied with the Complaints Handling or you are dissatisfied with the final response you have received, you can write to The Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service (FOS),
Exchange Tower
London
E14 9SR

The FOS has been established as the official independent expert in settling complaints between consumers and businesses providing financial services. You can obtain a copy of the FOS explanatory leaflet from Rational Group or by contacting FOS directly at the above given address.

You must refer your complaint to the FOS within 6 months of the date on the final response. You need to provide full details of your complaint and any responses you have received so far. Remember, Rational Group values your feedback. Help us to get it right every time for every client.

Yours Faithfully,

Rational Group Limited
May 2016