



Customer Complaint Procedure

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CUSTOMER COMPLAINT PROCEDURE

VFX Financial DIFC Limited strives to provide top-rated FX and payment services to its clients. However, sometimes things can go wrong and telling us about it gives us a chance to fix things. 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.

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@vfxplc.com

Telephone: Either through your day-to-day contact or by calling + 97145728865

Post: Central Park Towers, Office 16-46, DIFC, Dubai, UAE, PO BOX 507435.

What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

What To Expect Next

Once we receive your complaint we will endeavor to respond to and resolve your complaint straight away, usually within 24 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.

In the majority of cases, we will be able to resolve your complaint within 14 business days. If we have not resolved it within 14 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.

We will keep you informed of progress until your complaint has been resolved. In exceptional circumstances, where your complaint is particularly complex, matters may take longer to resolve but we will write to you to let you know we need longer.

What if you're not happy with our response?

If you are not satisfied with our response to your complaint, you can refer your complaint to the financial regulatory body:

Dubai Financial Services Authority (DFSA)

The DFSA will only consider complaints submitted in writing. To submit a complaint you can:

Complete DFSA online Complaints Form ([Make an Enquiry \(Complaints\)](#))

Submit your written complaint to the DFSA via mail to DFSA, Level 13, The Gate, PO Box 75850, Dubai, UAE or via facsimile +971 (0)4 362 0801.