



COMPLAINTS POLICY

Maxi EFX Global AU Pty Ltd (“EuropeFX”)

ACN 625 283 785

is a Corporate Authorised Representative of

Union Standard International Group Pty Ltd

ACN 117 658 349

AFSL 302792

At EUROPEFX we take complaint very seriously. If you do have a complaint, we would like to hear about it straight away. We can't try to fix what we don't know about....

Set out below are the procedures for the handling of complaints and disputes with respect to the provision of our financial services.

Finance Services

Maxi EFX Global AU Pty Ltd trading as ("EUROPEFX") dispute resolution system consists of:

1. Internal Dispute Resolution (IDR) procedures that comply with ASIC standards and that cover complaints made by retail clients about our services.
2. USG's Membership of Australian Financial Complaints Authority or 'AFCA' an external dispute resolution scheme, approved by ASIC, that covers complaints made by retail clients in relation to the financial services provided by USGFX.

When a client complains, the person to whom the complaint is directed has 24 hours to attempt to resolve the complaint directly with the client. If the complaint cannot be resolved within 24 hours by the relevant staff it has to be escalated on to the Compliance Officer.

Within five (5) business days of being notified of the complaint the Compliance Officer will ensure that an acknowledgement is sent to the client in writing identifying as the person who will handle the complaint and to explain the complaints handling process and any rights they have. The Compliance Officer Australia will act as an impartial investigator and will attempt to resolve the complaint with the client within forty-five (45) days of the acknowledgement letter being sent.

If the complaint cannot be resolved within forty-five (45) days period then a more detailed letter will be written to the client explaining this fact and, if necessary, seeking further information.

Each complaint received by EUROPEFX is handled case-by-case, and applicable remedies will vary due to the unique circumstances of each complaint. These remedies include, however are not limited to: written or verbal explanation of issue; referring to and explaining disclosure documents and inherent risks; refunding or crediting a client account; assisting complainants in formulating or lodging complaints; and determining and implementing case- specific remedies. Complaints will be handled at no charge to the complainant, subject to statutory requirements.

A final determination letter will be sent within forty-five (45) days of investigation and it will explain whatever options the client may have to further pursue the matter, i.e. pursuing the matter with EUROPEFX's External Disputes Resolution Scheme; Australian Financial Complaints Authority or 'AFCA'

The Compliance Officer ensures that a register of all Complaints Handling Forms are maintained.

The Compliance Officer at a minimum reviews the complaints history twice a year, and documents the results any comments or recommendations in the relevant monthly compliance report.

In addition, EUROPEFX's complaints history will be reviewed as part of the annual compliance audit monitoring program. The results of the review and any comments or recommendations will be detailed in the post compliance audit report.

The information that relates to individuals (or Systems) is shared with the relevant people. Their supervisors, and forms part of the consideration of the individuals and their managers' competence assessments and personal development plans.

All EUROPEFX's representatives are made aware of the procedures for handling complaints. Representatives upon joining EUROPEFX are given an electronic copy of the Compliance Procedures Manual.

Australian Financial Complaints Authority or 'AFCA' is an ASIC approved External Disputes Resolution Scheme and can deal with complaints about consumer credit that EUROPEFX introduces consumers to.

Complaints that cannot be resolved via the internal procedure detailed above may be referred to Australian Financial Complaints Authority or 'AFCA'

The Australian Financial Complaints Authority or 'AFCA' Service is a free and independent External Dispute Resolution scheme. It provides consumers with an alternative to legal proceedings for resolving disputes with Australian Financial Complaints Authority or 'AFCA' members operating in the Financial Services marketplace.

Issued by the Board of Directors of Maxi EFX Global AU Pty Ltd trading as ("EUROPEFX")
– 10th February 2019