

Complaints Charter

International Payments at John Lewis Finance is provided by XE Europe B.V..

Your business is important to us and we aim to resolve any matters quickly and to our mutual satisfaction.

We want to deal with your concerns fairly, effectively and promptly. However, some complaints are more complex than others and may take some time to investigate.

- We will acknowledge your complaint promptly after receiving it;
- We will keep you informed throughout any investigation.

In order to assist in the speedy resolution of any complaint you may have, it's important that we understand your complaint fully. Sometimes this means we may ask you to address your concerns to us in writing. This can be either by email or post to the addresses below.

We have established internal procedures for investigating any complaint, which may also involve experienced members of staff from XE Companies (including HiFX Europe Limited in the United Kingdom) considering or investigating the complaint. Where appropriate, this will be someone who was not directly involved in the matter which is the subject of your complaint. The member of staff will either have authority to settle your complaint or will have ready access to someone who has the authority.

Our response will fully address the subject matter of your complaint and, if appropriate, will offer redress. If you phone us during our investigation and the member of staff handling your complaint is not available, then another member of our team will try to assist you.

Unless applicable data protection laws require responses within shorter timescales, we will try to resolve any complaints you have about the service we provide to you within 15 business days of receiving your complaint and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

Klachteninstituut Financiële Dienstverlening (Kifid)

We genuinely want our customers to be happy with our service and hope we will be able to resolve your concerns. If you are still dissatisfied following our final response to any complaint about your money transfer and you are an eligible complainant you have a right to refer your complaint to the Klachteninstituut Financiële Dienstverlening (Kifid) free of charge – but you must do so either within three months of the date of your final response or within one year after you have officially filed your complaint with XE Europe.

You can write to the Kifid, by using their online complaints form (<https://www.kifid.nl/wp-content/uploads/2018/07/klachtformulier2017.pdf>) at:

Postbus 93257
2509 AG Den Haag
The Netherlands

As the international payments at John Lewis Finance is provided by XE Europe B.V., you can contact XE Europe B.V. by:

Tel: +44 (0)1753 829050

Web: internationalpayments.johnlewisfinance.com

Email: info@internationalpayments.johnlewisfinance.com

In writing:
Head of Client Services
Maxis 1 Western
Road Bracknell
Berkshire
RG12 1RT

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