

Complaints Charter

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. An experienced member of staff will deal with your 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.

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).

Financial Ombudsman Service

We genuinely want our customers to be happy with our service and hope we will be able to resolve your concerns. If you are 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 Financial Ombudsman Service free of charge – but you must do so within six months of the date of your final response.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

You can write to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

You can contact HiFX Europe Limited by:

Email: info@internationalpayments.johnlewisfinance.com

Web: internationalpayments.johnlewisfinance.com

Tel: +44 (0)1753 829050

In writing:

Head of Client Services
HiFX, Maxis 1
Western Road
Bracknell
Berkshire
RG12 1RT

International Payments at John Lewis Finance is provided by HiFX Europe Limited. HiFX is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, registration 462444, for the provision of payment services. HiFX is also a registered MSB with HM Revenue & Customs. Registration number 12131222. HiFX is a limited company registered in England and Wales. Registered number: 3517451. Registered office: Maxis 1, Western Road, Bracknell, Berkshire, RG12 1RT.

John Lewis Finance is a trading name of John Lewis Plc. Registered office: 171 Victoria Street, London SW1E 5NN. Registered in England (Registered Company Number 233462).

HiFX® is the registered trade mark of HiFX Europe Limited. © 2009 - 2017 HiFX Europe Limited. All rights reserved.