

Regulatory information

International Payments at John Lewis Finance is provided by HiFX Europe Limited. HiFX Europe Limited is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, registration 462444, for the provision of payment services.

HiFX Europe Limited is also a registered MSB with HM Revenue & Customs - reg no: 12131222.

HiFX Europe Limited is a subsidiary of Euronet Worldwide, Inc. ("Euronet"). Further details on Euronet and the companies within the Euronet group (the "Euronet Group") are available at <http://www.euronetworldwide.com/>

XE.com, Inc. is an affiliate of HiFX within the Euronet Group.

HiFX Ltd is regulated by the Australian Securities and Investments Commission (ASIC) in New Zealand and holds an Australian Financial Services Licence (AFSL No. 240914). HiFX Limited is also a 5 star rated member of the New Zealand Financial Markets Association (NZFMA) and holds a Futures Dealers Licence.

HiFX Australia Pty Limited is regulated by the Australian Securities and Investments Commission (ASIC) in Australia and holds an Australian Financial Services Licence (AFSL No. 240917).

HiFX Canada Inc. is registered as a Money Services Business with the Financial Transactions and Reporting Analysis Centre of Canada (FinTRAC), registration number M16372531, and with the Autorité des marchés financiers (AMF) in the Province of Quebec, license number 903281.

Online Security

HiFX Online uses Norton – the system preferred by 97% of the World's top 100 banks and 93% of Fortune 500 companies. Norton is also used billions of times a day by companies and consumers across the World.

Security of Funds

HiFX is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, for the provision of payment services. Under the regulations HiFX must ensure we have safeguarded your funds. We ensure your funds are appropriately segregated from business funds in line with regulatory requirements.

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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).