

Introduction

HiFX Limited and HiFX Australia Pty Ltd (HiFX) is mindful of the need to ensure that clients are treated fairly and consistently, and that we handle complaints or disputes internally in an efficient, timely and effective manner. The HiFX Complaint Handling Procedures are aimed at ensuring that clients' expressions of dissatisfaction are heard and that HiFX address them genuinely, efficiently and effectively. We believe that addressing complaints in this way can also assist us to improve our business systems, products and services*.

Complaints covered by these procedures

Any complaint made to HiFX by a client about its products or services, or the complaints handling process itself, is covered by these complaint handling procedures.

Lodging a complaint

You can lodge a complaint by contacting HiFX as follows:

- a. By e-mail: compliancenz@hifx.co.nz
- b. By phone: 0800 394 439 or +64 9 306 3700
- c. By fax: +64 9 306 3701
- d. By post: PO Box 7646, Wellesley Street, Auckland, New Zealand

To help us investigate and resolve your complaint effectively, please provide us with the following information with your complaint:

- a. Your full name, address and contact phone number(s);
- b. Your account number
- c. A description of your complaint;
- d. Any additional documentation or information that may support your complaint and assist us to resolve it; and
- e. How you would like us to address your complaint.

Complaint handling process

If we receive your complaint in writing we will acknowledge receipt of it immediately.

HiFX will attempt to resolve your complaint within 40 days.

If you are dissatisfied with how we dealt with your complaint, please let us know and we will undertake a further review of your concerns. If you are still dissatisfied with the outcome and you are resident in Australia, you have the right to refer your complaint to our external dispute resolution scheme, Australian Financial Complaints Authority. Their contact details are as follows:

Australian Financial Complaints Authority
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

If you are resident in New Zealand, you have the right to refer your complaint to the Financial Services Complaints Limited. Their contact details are as follows:

Financial Services Complaints Limited
PO Box 5967
Wellington 6145
Email: complaints@fscl.org.nz
Telephone: 0800 347 257
Fax: (04) 472 3728

** RG165.44 and RG165.45 of the Regulatory Guide 165 'Licensing: Internal and external dispute resolution'*

Xe money transfer, provided by HiFX Limited. HiFX Limited holds Qualifying Financial Entity status and a Derivatives Issuer Licence, and is regulated by the Financial Markets Authority in New Zealand. HiFX Limited also holds an Australian Financial Services Licence (AFSL: 240914) and is regulated by the Australian Securities and Investments Commission. Company Registration No. 1121503 ABN: 54 106 779 953

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