

## Complaints and Disputes Policy

### OANDA EUROPE LIMITED

OANDA Europe Limited (OANDA) aims to provide its customers with the highest standard of service. However we recognise that customers may on occasions be dissatisfied with some part of our service. OANDA is regulated in the United Kingdom by the Financial Conduct Authority (FCA) and is required to comply with the FCA's Dispute and Resolution rules. These include the establishment of complaint-handling procedures for handling expressions of dissatisfaction received from customers.

### Account Queries and Disputes

Queries or disputes can be received via the phone, letter, email or by any other form of communication. You must tell us as soon as possible about any dispute – the sooner you inform us, the easier it will be to resolve the matter. In the first instance, you should try to resolve your dispute through the usual customer service channels, as they are able to resolve the vast majority of disputes and very often issues arise as a result of misunderstandings and can be easily resolved. You will be asked to provide full details of your issue (for example the date and time of the disputed trade). The more information you can provide, the easier it will be to resolve the matter. Customer Services will endeavour to resolve all such matters as soon as possible but in any event within 72 hours.

If our Customer Services team is unable to resolve the matter or you feel that our service has not met your expectations and you wish to make a formal complaint, you may then refer it as a complaint to our Compliance Department. Their role is to independently review all complaints constructively and sympathetically, ensuring that where we are at fault, things are put right at the earliest opportunity.

Please set out the complaint clearly, ideally in writing. The Compliance Department will carry out an impartial review of the complaint with a view to understanding what did or did not happen and to assess whether we have acted fairly within our rights and have met our contractual and other obligations. A full written response will be provided within eight weeks of receiving the complaint.

Please email: [disputes@oanda.com](mailto:disputes@oanda.com) or write to: Compliance Department: Floor 3, 18 St. Swithin's Lane, London, EC4N 8AD

If you do not feel that your complaint has been resolved satisfactorily, you may then refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation that was established to resolve disputes between financial institutions and their customers. Details of the FOS will be provided in the final response or summary resolution to your complaint. Any referral to the FOS must take place within six months of the final response or summary resolution, and you should also note that the FOS will not consider a complaint until we have had the opportunity to address the complaint.

The FOS may be contacted at: Exchange Tower, Harbour Exchange Square, London, E14 9SR or via their website: <http://www.financial-ombudsman.org.uk>.