

COMPLAINT HANDLING POLICY

Last updated: May 2020

1. INTRODUCTION

- 1.1 This policy (this **Policy**) sets out procedure for dealing with complaints received by clients. It is designed to ensure prompt and proper handling of complaints and to facilitate effective resolution.
- 1.2 OANDA Global Markets Limited (**OGM, we, us or our**) is committed to providing a high quality client service. However, we welcome feedback on how our services can be improved at any time and, in the event that you are dissatisfied, we would appreciate you notifying us in accordance with this Policy.

2. INTERPRETATION OF TERMS

- 2.1 A **complaint** is any expression of dissatisfaction from or on behalf of a person about the provision of services by OGM and which alleges that such person has suffered, or may suffer, financial loss, distress or inconvenience, whether related to OGM's products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

3. HOW SHOULD COMPLAINTS BE MADE

- 3.1 Complaints may be submitted:
 - (a) by telephone at + 1 855 257 7413
 - (b) by email to frontdesk@oanda.com
- 3.2 The complaint should be detailed, include the name of the complaint and be accompanied by a copy of all relevant documentation and/or correspondence.

4. HOW WILL THE COMPLAINT BE HANDLED?

- 4.1 We endeavour to acknowledge your written complaint within 5 calendar days. Such acknowledgment will include the name and contact details of the person handling the complaint.
- 4.2 We aim to investigate all complaints and provide a final response within 5 calendar days of receipt. However, if your complaint is more complex and we require more time, we will confirm this to you.
- 4.3 When investigating your complaint, we will consider the subject matter, the evidence you have provided and within our records and relevant guidance, if any, from the BVI Financial Services Commission or other applicable regulator. Our final response shall include whether we accept or reject the complaint and the reasons therefor, the steps taken (if applicable) to address the complaint and details of how we have calculated any redress (if applicable).
- 4.4 We may require further information from you in order to provide a final response. If so, we'll confirm this to you and we'd appreciate a prompt response in order to enable us to meet the deadlines set out above.
- 4.5 If you are not satisfied with the final response received, please confirm in email to ogmdisputes@oanda.com. Such complaints shall be escalated to OGM's compliance officer and, where appropriate, board of directors and we aim to provide a further response within 25 calendar days.
- 4.6 Complaints will be handled confidentially, save that we may disclose the dates of the complaint, the nature of the complaint, the steps taken to resolve such complaint and the timeframe of such steps to the BVI Financial Services Commission or other regulatory body in accordance with our requirements or best practice. The BVI Financial Services Commission may also request to see a copy of our complaints register, which will contain further details on any complaint.

5. CHANGES TO THIS POLICY

- 5.1 We may update this Policy from time to time and we encourage you to periodically review this Policy.