



Complaints Policy and Procedure

At Glo Currency, we aim to achieve the highest possible standards in the services we provide. If a customer or consumer is not satisfied with any aspect of our products or services, that customer has the right to complain. This document summarizes the internal procedure in place for handling complaints fairly and speedily. This procedure has been prepared to meet the requirements of the dispute resolution sourcebook issued by the financial services authority and to demonstrate our aim to treat customers fairly at all times, this procedure covers complaints about the payment services and ancillary activities of Glo Currency carried out at an establishment in the UK. This includes Glo Currency authorized agents in the UK.

What is a Complaint?

We know that it is essential to resolve customer queries and complaints that is why we have developed a mechanism to resolve the problems of our customers. Our procedures cover any expression of dissatisfaction, whether oral or written made by or on behalf of a complainant about the provision of or failure to provide a service by our firm. In the course of our investigation we will identify whether or not any complaint made meets the definition set out by the Glo Currency.

How to make a Complaint?

Customers who want to make a complaint should contact customer services team as soon as possible. The aim of customer services is to resolve any problem in an expedite way.

At Glo Currency, we aim to achieve the highest possible standards in the service we provide. If you are not satisfied with any aspect of our products or service you have the right to complain:

1. Call customer service team on 0161 883 1996. Line open from 09:00 to 18:00 Monday to Friday and 10:00 to 18:00 on Saturday. Or send email to us at customerservice@glocurrency.com
2. If we are unable to resolve your complain right away or to give you a satisfactory explanation, it will be transferred to our complaints handling team.
3. Ask the cashier for a Glo Currency, complain form and please fill in it.
4. Send the form to complaints handling team at:-
Global Currency Travel and Tours Limited
1296 Ashton Old Road
Openshaw
Manchester. M11 1JG

How Our Complaints Procedure Work?

1. Upon receipt of your complaint, the complaint handling team will promptly acknowledge your complaint in writing within 2 working days and manage the matter until it has been resolved.
2. Depending upon the complaint, this process may take up to 15days during which we will respond to all points raised in the complaint.



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3. In an exceptional situation where all points raised in the complaint cannot be fully address within the 15days, a holding response shall be given including explanation on reasons for the delay in giving a full response. A new deadline on which all the points raised will be fully addressed shall be given but shall not exceed 35days.
4. Alternatively, after 35 days (or sooner if you have received our final response) you may exercise your right to refer your complaint to the Financial Ombudsman Service (FOS) you have six months from the date of our final response to do this.
5. The FOS is free and offers you independent advice and support. You can contact them at: - The Financial Ombudsman Service, South Quay Plaza 183 Marsh Wall. London E14 9SR. Tel. 0300 123 90123 and e-mail: complaint.info@financialimbudsman.org.uk
6. www.financial-ombudsman.org.uk
7. The FOS will only consider your complaint once you have tried to resolve it with us.

Glo Currency. fully cooperates with the ombudsman in the handling of complaints. Cooperation with the ombudsman includes, but is not limited to, producing requested documents, adhering to any specified time limits, attending hearings when requested to do so, and complying promptly with any settlements or awards.



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Customer Complaint Form

1. Customer Details

Title (Mr, Mrs, etc) Family name (surname) Given names

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Street address

Postcode

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Telephone Number

Email Address (if applicable)

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2. Details of Transaction (if applicable)

Date of Transaction Transaction Reference Beneficiary Name

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3. Details of what the customer complaint is:

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Office use only

Complaint received by: Date: Channel: (email, telephone, etc)

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Action Taken/Required:

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Date Completed:

Signature

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