

Customer Service Charter

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Version 1.0



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SECTION 1: - DEFINITION

A customer service charter is a document that explains how an organization promises to work with its customers along with providing insights into how an organization operates. It is a 'customer facing' document which is intended to assist the retail consumer, as distinct from an internal PCP document or any other corporate statement or policy that is intended for use by regulators, or other external stakeholders.

This charter describes the standard of service that customers can expect from DEX International Ltd ("DEX"), its members of staff and its contractors and agents. It is based on activities, policies, set standards and guidelines already in place within the organization.

Once approved by the board of directors, this charter will be posted prominently on the company's websites and will be made available upon request to stakeholders. The terms of the charter will be reflected in initial and ongoing staff training, and other exercises may be undertaken as appropriate in order to ensure that its precepts are fully embedded with the culture of the firm.

DEX CUSTOMER SERVICE CHARTER

DEX International Ltd is strongly committed to provide its customers with a consistent and comfortable experience, whenever they contact us, and we continuously work towards providing service levels that match the quality of our products and meets the expectations of our customers.

We have developed this Customer Service Charter ("Charter") to indicate what customers can expect in their dealings with us. Through this Customer Service Charter, we aim to share our passion and commitment to provide consistent and comfortable customer experience and also sets out how we propose to meet our obligations.

We are committed to take timely action to the feedback received and ensure continuous improvement. Please help us by providing your valuable opinion, inputs on the charter by reaching by phone: 020 7100 0101 or email: csdex@dex-intl.com |

OUR CUSTOMER SERVICE ASSURANCE

DEX will provide efficient and effective customer service at all times. The table below illustrates the service standards we follow in all interactions with our customers and the processing and/or response time.

| Service Principals | Measures Of Effectiveness | | |
|-----------------------|--|--|--|
| | Telephone | Branches(Agent network) | Digital |
| Accessibility | Ensure accessibility of telephone services during business hours. | Ensure that working hours of our branches (Agent network) are convenient to our customers abiding by the regulatory requirement. | Ensure that the customer touch points such as e-mail IDs, customer care no: social media platforms and website addresses are given proper visibility; and ensure that adequate resources are in place to respond to customers contacting through these channels. |
| Response Time | To respond to your calls within 15 seconds | To ensure agents serve you within ten minutes of your arrival. | To acknowledge customer enquiries received through e-mail, calls, website, within 12 working hours of receipt of the query and provide timelines for our complete response. |
| Customer Management | Ensure proper management of telephone calls and divert queued calls to our call centers for resolution within 5 minutes. | Ensure that our Agents counters are well managed, and They have adequate number of resources in person to serve customers. | Ensure that these channels are managed well, and proper process followed for responding to customers of each of the channels. |
| Customer Management | We will be accessible by telephone during business hours. | Ensure that during holidays/short breaks our working hours are properly displayed to customers. | Ensure that we are contactable through e-mail, website, during the business hours. The queries posted after office hours are responded in the first business hour of the following working day. |

| | | | |
|--|---|--|--|
| Courteous and professional approach. | When we call you, we will provide you with our name and work area and tell you the reason why we are calling. When answering the telephone, the attendants will identify themselves. | We will be presentable. | We will acknowledge your queries and provide contact details in our written correspondences. |
| Courteous and professional approach. | Our staff and agents will be friendly and polite as well as knowledgeable. | Our staff will be very courteous and friendly while dealing with customers in person. | The language used in the communication, either written or oral, will be simple and polite. The preferred mode of communication will be in English. |
| Trained & knowledgeable staffing | Ensure that the staff is well trained on our products and services so that they can suggest the best solution based on the customer needs. | Ensure that the staff is well trained on our products and services so that they can understand your requirement and advise you of the best options. | Ensure that the staff is well trained on our products and services so that they can suggest the best solution based on the customer needs. |
| Trained & knowledgeable staffing | Our staff will offer correct and complete resolution with clarity to meet customers' needs | Our staff will offer correct and complete information with regards to customer's needs. | We will be accurate and helpful with timely responses that are relevant to customer needs. |
| Timely resolution to complaints and queries. | Ensure that all general queries are closed within 24 (twenty-four) working hours. In case of any delay in resolutions, the staff will keep the customers updated continuously till the final closure of the query. | Ensure that it doesn't take more than 15 (fifteen) minutes for every customer to be served. In case of unexpected delays, staff will update customers on the reasons for the delay. | Ensure that all general queries are closed within 24 (twenty-four) working hours. In case of delay in resolutions, the staff will keep the customers updated continuously till the final closure of the query. |
| Data Security | Our staff will always follow | Our staff will follow the | Will ensure that Customer data will not |

| | | | |
|----------------------|---|---|---|
| | Data Protection laws and follow good practices. | data protection policy and ensure that customer data will not be shared with anyone else. | be shared with anybody else and full protection will be ensured as far as customer data is concerned. |
| Parameters | | Offline | Online |
| Daily exchange rates | | Visit any agent | www.dexremit.com |
| Our Service charges | | Visit any agent | www.dexremit.com |
| Products & Services | | Visit any agent | www.dexremit.com |
| FAQs | | Visit any agent | www.dexremit.com |
| Surveys / Feedback | | Website / App | www.dexremit.com |
| Transaction Status | | Visit any agent/Website | Call 020 7100 0101 |

CUSTOMERS' RIGHTS

1) RIGHT TO FAIR TREATMENT

DEX will at all times:

- Promote good and fair practices by setting minimum standards across our agent locations.
- Provide training to the staff to attend to customers, adequately and appropriately.
- Ensure that staff members attend to customers promptly and courteously.
- Treat all customers fairly and not discriminate against any customer on grounds such as gender, age, religion, caste, literacy, economic status, physical ability etc.
- Ensure that the products and services offered are in accordance with relevant laws and regulations.

We shall endeavor to provide all customers with hassle free and fair treatment, customers are expected to behave courteously and honestly in their dealings with DEX.

2) RIGHT TO TRANSPARENCY, FAIR AND HONEST DEALING

DEX will at all times:

- Ensure that we deal with the customer rest on ethical principles of equity, integrity, and transparency.
- Ensure that all terms and conditions are fair and set out the respective rights, liabilities, and obligations clearly in plain and simple language.
- Display on the firm's website policies on terms and conditions, customer charter, redress of grievance etc.
- Make every effort to ensure that the staff dealing in a particular product is properly trained to provide relevant information to customers fully, correctly, and honestly.
- Communicate unambiguously the information about:
 - Locations of our agents
 - Changes in working hours
 - Change in telephone numbers
 - Interruptions to website or app services
- Ensure that all marketing and promotional material is clear and not misleading.
- If any offer is for a limited period, the time period will be clearly mentioned.
- Not threaten the customer with physical harm, exert influence or engage in behavior that would reasonably be construed as unwarranted harassment.

3) RIGHT TO PRIVACY/ DATA PROTECTION

DEX will at all times:

Treat customer's personal information as private and strictly confidential (even when the customer is no longer transacting with us) and NOT disclose such information to any other individual /institutions, including subsidiaries /associates, tie-up institutions etc. for any purpose, within the Data Management parameters unless:

- The customer has authorized such disclosure explicitly in writing

- Disclosure is compelled by law / regulation

4) RIGHT TO REDRESS OF GRIEVANCES

In pursuance to the redress of grievances, DEX will:

- Deal sympathetically and expeditiously to address customers' concerns.
- Correct mistakes promptly wherever required.
- Place in public domain (website) the Customer Redress of Grievance procedures.
- Email addresses and contact phone numbers for customer redress will be displayed on the website.
- The time limit for resolution of complaints will be displayed.
- Acknowledge all formal complaints (including complaints lodged through electronic means) within 5 working days and work to resolve it within a reasonable period, not exceeding 10 working days. The 10 working day period will be reckoned after all the necessary information sought from the customer is received.
- In case of credit to a wrong account no: due to customer provides wrong account/beneficiary information, time taken for resolution will be unreckoned as the refund process includes Authorization letter from the wrongly credited beneficiary which will be time consuming and purely depends upon the wrongly credited beneficiary.
- Ensure the customer is refunded without delay (once refund received from the correspondent) after deducting charges in case of customer mistake and full amount if its internal/technical error.

TERMS AND CONDITIONS

1) DEX or its agents accept no liability, whatsoever, for remittance delayed in any form or bank charges or fees or deductions levied, or omission or funds confiscated by the beneficiary bank or correspondent bank or any government agency on any grounds.

2) The estimated time for the funds to be transferred to the beneficiary will be informed at the time of transaction. However, time taken to transfer funds can be delayed due to various reasons.

- 3) If a customer is willing to amend the remittance transaction details, any charges incurred on such amendment shall be borne by the customer.
- 4) The remitter will have to pay minimum bank charges prior to processing the inquiry about non-receipt of funds.
- 5) DEX will not collect/deduct any form of charge from the remitter, if payment order process resulted in an error at the hands of its officials or bank or agent.
- 6) Any cancellation of remittance transaction shall be entertained only on submission of remitter's written request duly signed and stating the valid reason for such cancellation and must be submitted along with the original transaction receipt.
- 7) Refund shall be provided once the stop payment is confirmed (or) funds are received back from the correspondent Bank or its Agent.
- 8) Unclaimed amount lying pending for a longer period, can only be refunded as per regulatory guidelines.
- 9) On rejection or cancellation of a remittance transaction, the due amount if any will be paid to the original remitter at (prevailing) buying rate after deducting all the bank charges.
- 10) For all Instant Money Transfers products please refer to the website of the respective service provider for their terms and conditions.
- 11) DEX will neither misuse customer data nor share with a customer or to a third party unless it is compelled by law/regulation.
- 13) DEX International Ltd will inform customers of our latest promotions/updates via SMS/WhatsApp. If you want to opt of this policy please call 020 7100 0101.
- 15) Service charges details of all the products and services are available in our website www.dexremit.com
- 16) For enquiries/feedbacks/complaints, kindly email us on csdex@dex-intl.com or call 020 7100 0101

DISCLOSURE / WARNINGS

- 1) Penalties and Fees may be applied if there is a customer error or omission in providing correct or incomplete information for remittances.
- 2) Fees and charges details of all products and services are available in our website www.dexremit.com

4) The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.

5) Exchange rate used for the refund of money paid by the consumer may differ from the original rate used for the transfer, and any costs which could be incurred for the cancellation caused by the Consumer.

6) There may be additional and significant costs charged by the receiving entities should there be errors / omissions in the remittance information provided by the consumer that cause a rejection of, or delays to, the transfer

GRIEVANCE MECHANISM

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/complaint, we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment. Please follow the escalation matrix as below.

| | | | | | |
|---|----------------------------|--|--------------------------|---------------------------------------|---|
| Raise complaint via agent, call or walk-in or visit DEX website | Immediate upon a complaint | Branch / Shift In Charge | Branch In Charge | Live Support | 1-4 days depends on the complexity of the complaint |
| Methodology | Escalation- Level 2 | Contact | Responsibility | Response Time | Resolution Time |
| Via Toll free no: / Email | On 5th Day | Call: 020 7100 0101 Email: csdex@dex-intl.com | Customer Service Officer | Online Support. Response within 1 day | 1-2 days |
| Methodology | Escalation- Level 3 | Contact | Responsibility | Response Time | Resolution Time |
| Email | On the 7th day | Email: csdex@dex-intl.com | Senior Management Team | Online/Call support within same day | 1-3 working days |

ANTI-COMPETITIVE POLICY

A cartel is a hidden arrangement between competing exchange houses to undermine healthy competition with the objective of increasing profits of the businesses involved without any compensating benefits to the customer.

DEX will never participate in any hidden anti-competitive, price fixing arrangements.

ANTI-DISCRIMINATION POLICY

Discrimination entails negative attitudes, beliefs or behaviors directed towards a person due to his or her personal characteristics such as age, race, gender, religion ethnicity, physical disability, sexual orientation, etc.

DEX abides by the policy of not having any discriminatory practices between its employees and customers DEX will not tolerate any kind of discriminatory practice which creates a hostile and unpleasant environment within or outside organization.

DEX also abides by the policy of giving preference to the people of determination while executing transaction. DEX has a separate que for people of determination so as to facilitate them with expeditious completion of their transactions.

YOUR FEEDBACK IS VITAL

- We welcome your views and comments as vital in helping us to monitor and improve the quality of our service to the customers.
- We will consider all suggestions fully and promptly in our planning for service improvement and, wherever possible, we will respond immediately.
- We may occasionally seek your input to random surveys of how the customer perceives our services and what services are needed, including assessments of our performance.
- We are committed to doing the very best job we can. We welcome your feedback on our performance. If you have any suggestion, please feel free to visit our website www.dexremit.com