

DEX COMPLAINT POLICY

January 2026

Version 1.0



Version #	Prepared By	Reviewed By	Review Date
1.0	Vincent Bull	M.R Haroon & Adeel Salman	24/01/2026

COMPLAINTS

DEX International Limited (“DEX”) is committed to ensuring that complaints are handled fairly, consistently and promptly in accordance with the Financial Conduct Authority (FCA) Dispute Resolution: Complaints (DISP) rules and the requirements of the Payment Services Regulations 2017.

This policy establishes the framework for the identification, investigation, resolution and reporting of complaints, and supports the firm’s commitment to treating customers fairly.

For the purposes of this policy, a complaint is defined as:

“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.”

This definition reflects the FCA DISP rules.

ELIGIBLE COMPLAINANTS

DEX will handle complaints from eligible complainants in accordance with the requirements of the Financial Conduct Authority (FCA). Eligible complainants include consumers who meet the criteria set out under the FCA’s DISP rules.

SCOPE OF COMPLAINTS

Complaints may arise from any aspect of the services provided by DEX or its appointed agents, including but not limited to:

- Poor customer service provided by a sending or payout agent
- Delays in the execution or payment of a transaction
- Cancellation or non-execution of a transaction
- Issues relating to fees, charges or exchange rates
- Operational errors or transaction processing concerns
- Any perceived failure to provide services in accordance with contractual or regulatory obligations

SUBMITTING A COMPLAINT

Complaints may be submitted in writing to:

DEX International Limited
112 Desborough Road
High Wycombe
Buckinghamshire
HP11 2PU
United Kingdom

Email: info@DEX-intl.com

Where a complaint is received by an agent, the agent must promptly escalate the complaint to DEX so that it can be recorded and managed in accordance with this policy.

COMPLAINT HANDLING PROCESS

Upon receipt of a complaint, DEX will:

- Record the complaint in the firm's complaints register
- Acknowledge receipt of the complaint in writing within 48 hours (or as soon as reasonably practicable)
- Confirm the individual responsible for investigating the complaint
- Conduct a fair, impartial and thorough investigation
- Assess whether remedial action or redress is appropriate

RESOLUTION TIMEFRAMES

DEX will aim to issue a final response to the complainant within 15 business days of receiving the complaint.

If the complaint cannot be resolved within this timeframe due to exceptional circumstances beyond the firm's control, DEX will issue a holding response explaining the delay and confirming when the complainant can expect to receive the final response.

In all cases, the final response will be issued no later than 35 business days from receipt of the complaint, in accordance with applicable regulatory requirements.

FINANCIAL OMBUDSMAN SERVICE

If the complainant is not satisfied with the final response provided by DEX, or if the complaint has not been resolved within the timeframes outlined above, the complainant may be entitled to refer the complaint to the Financial Ombudsman Service for independent review.

A complaint must generally be referred to the Financial Ombudsman Service within six months of the date of the firm's final response.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

For information regarding taking your complaint further visit - <https://www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet>.