

EPAYMENTS SYSTEMS LIMITED COMPLAINTS POLICY

RELATING TO THE DSX ACCOUNT DIGITAL WALLET

Digital Securities Exchange Limited (DSX) operates the DSX Account in respect of which ePayments Systems Limited provides electronic money issuing services and payment services.

ePayments Systems Limited is committed to delivering such services efficiently and professionally. ePayments Systems Limited aims to provide prompt, courteous, helpful, open and informative advice in response to every approach made by a member of the public.

If you have a complaint regarding any of the electronic money issuing services or payment services provided by ePayments Systems Limited contact us immediately by:

- raising a ticket using the messaging system in the Digital Wallet System; or
- email [to: complaints@dsx.uk](mailto:complaints@dsx.uk)

It is the policy of ePayments Systems Limited to provide customer with a comprehensive and satisfactory reply in the shortest time possible. However, when the complaint requires an internal investigation, it may take up to 5 (five) working days to reply.

Complaints at this stage will normally be directed to the member of staff with whom you have been dealing.

If you are not completely satisfied with our Customer Support resolution to your complaint, please file a Formal Complaint.

Formal complaints are dealt with directly by the Chief Compliance Officer.

ePayments Systems Limited's target time to send the Final Response is within 8 weeks of the initial complaint and accepts that this may not always be possible as on occasions complexity of the complaint may require more time to investigate fully.

ePayments Systems Limited will always abide by regulatory guidelines in relation to a complaint and as such, ePayments Systems Limited will always ensure that complainants are kept informed about their complaint and activities in response to their complaint.

If ePayments Systems Limited cannot resolve your complaint, you may request it to be escalated to the Financial Ombudsman Service (FOS).

To contact the FOS, consumers are advised to write or telephone or email their situation to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone No.: 0845 0801800
Email address: Complaint.info@financial-ombudsman.org.uk

More information on the FOS can be obtained by visiting www.financial-ombudsman.org.uk or by downloading the booklet entitled "Your complaint and the ombudsman" from this website.