



Customer Complaint Procedure 2023 - 2024

Centura FX is committed to providing top-rated FX and payment services to its clients. However, sometimes issues may arise, and we encourage you to inform us about them so we can work to resolve any concerns. To assist in resolving disputes, we have prepared a simple guide for you to follow.

To whom should a complaint be directed?

We request that, in the first instance, you address your complaint to the person who handled your transaction. If they are unavailable or you prefer to speak with someone else, please request to speak with their manager. Alternatively, you can contact the Complaints Team:

Email: info@centurafx.com with the subject "Complaint"

Telephone: 0203 871 9830

Post: Centura FX, 471-473 The Arches, Dereham Place, London, EC2A 3HJ

Complaints Format

To help us effectively manage your complaint, please provide as much information as possible. It is essential for us to fully understand your complaint to facilitate a quick resolution.

Please include the following details:

- Your name and address
- Your account details
- A description of your complaint and how it has affected you
- When the issue occurred
- Your contact details and your preferred method of contact

Who will Investigate the Complaint?

When we receive a complaint, our Complaints Team will investigate it and aim to resolve it promptly. We strive to assess all complaints fairly, consistently, and swiftly to determine whether they should be upheld and, if so, what remedial action or redress may be appropriate.

Additionally, we collaborate with partners specializing in e-money and payments institutions to offer you our services, namely Currencycloud, GC Partners, and Equals PLC.

Currencycloud provides transactional, regulated payments, and e-money services in the [UK/EU/US].

GC Partners and Equals PLC offer transactional, regulated payments, and e-money services in the [UK/EU].

These partners, as regulated financial service providers, have obligations, including handling complaints. We inform them of any complaints we receive from you regarding the regulated payments and e-money services they provide.

They supervise our complaint handling process to ensure compliance with regulations. However, if you have not received acknowledgment or satisfactory resolution of your complaint, or if you have concerns about its handling, you can find the complaints procedure for Currencycloud here:

[Complaints Procedure | Currencycloud](#)

For GC Partners, the complaints procedure can be found here:

[Complaints Procedure | GC Partners](#)

And for Equals PLC, it can be found here:

[Complaints Procedure | Equals PLC](#)

Referring Complaints Outside of Centura

If you submit a complaint to us, and we find that it pertains to another firm or jointly involves another firm, we will refer the matter to that firm to consider your complaint. We will do this within 5 business days from the date we ascertain that such another firm may be responsible and will inform you of our actions. We will also provide you with the contact details of the other firm.

How long do we take to respond to complaints

Upon receiving your complaint, we will aim to acknowledge and resolve it promptly, typically within 3 business days. If further internal investigations are necessary, we will send you a notice of investigation letter within 7 business days from when we received your complaint. We will keep you informed of the progress of the investigation.

When we can provide a final response within 3 business days, we may combine the acknowledgment with the final response.

Final or Other Response

We will either send a final response letter, as described below, within 15 business days from the day we received your complaint or, at the end of that period, a holding response letter explaining the inability to offer a final response at that time. The holding response will state reasons for the delay and indicate when we expect to provide a final response (which will not exceed 35 business days from the day of receiving your complaint). The holding response will also specify whether you have the option to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman') and include a link to the Ombudsman's explanatory leaflet.

Final Response Letter

This letter will either:

- Accept the complaint and, where appropriate, offer redress or remedial action; or
- Offer redress - or remedial action without accepting the complaint; or
- Reject the complaint and provide reasons for doing so.

The final response will inform you of your right to refer the complaint to the Financial Ombudsman Service if you remain dissatisfied.

Referring Complaints to the Financial Ombudsman Service

If you are not satisfied with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service for consideration. If you choose to do so, please contact them within 6 months from the date the final response was issued, as your complaint may otherwise be time-barred under the Financial Ombudsman Service's rules. The Financial Ombudsman Service can be reached at the following: Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9 123 (or +44 20 7964 0500 if calling from outside the UK)

Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR.