

# The Rational Group Complaints Handling Guide

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## 1 Introduction

At Rational Group Limited each of our customers are important to us, and we believe you have the right to a fair, swift and courteous service at all times. Rational Group has established a complaints procedure to ensure your complaint is dealt with promptly, efficiently, in positive manner and by the correct person. As our customer, you are in a good position to judge how we are performing, and we need you to tell us if things have gone wrong. We will treat your complaint seriously and in confidence.

The policy sets out the complaint procedure you should follow. However, please bear in mind that as we have to work within a framework set by law. Any decisions we make have to be in line with relevant laws, we may not always be able to meet your expectations.

This Policy sets out how the Group manages its customer complaints.

Yours sincerely

The Board of Directors

## 2 Policy Principles

- 2.1 The document outlines the Complaints Handling Guide of Rational Group for its clients and the transactions which are processed by Private/Remittance and Corporate clients.

## 3 Scope

- 3.1. The Policy applies to all the Group employees, workers, agency workers, external consultants and service providers.
- 3.2. The legal requirements laid out by the FCA in regards to Complaints Handling can be found in the FCA DISP Sourcebook at: <https://www.handbook.fca.org.uk/handbook/DISP/>.
- 3.3 This document applies to all employees of the following Group entities:
- Rational Foreign Exchange Ltd
  - Xendpay Ltd

## 4 Policy Review

- 4.1. The Compliance Director is required to review the Policies and Procedures on two instances, whichever occurs first.
- When there is a change in governing laws and regulations,
    - This includes any changes or updates or adoption of new laws by any regulator or similar body, or;
    - Where there is a change due to a change in the National Risk or business risk assessment
  - At least once annually
- All document updates or amendments are logged in the beginning of the document under the Statement of Changes section. This policy will be reviewed and approved by the Group's board annually.
- 4.2 The Board is ultimately responsible for ensuring the Group has an effective customer complaints process

## 5 Making a Complaint

- 5.1. If a client is not satisfied with the service they have received, and the complaint cannot be resolved informally then the following should be adhered to.
- 5.2 If the client prefers to make a formal complaint, such complaints must be made in writing by e-mail to [Complaints@rationalfx.com](mailto:Complaints@rationalfx.com) and addressed to the Complaints Department at Rational Group. The Complaints Department will conduct a thorough investigation and will

be keen to put the matter right (if they can) and to learn from any mistakes that may have been made.

- 5.3 To assist in the investigation and resolve the problem as quickly as possible, whether informally or formally the following information is required:
- Full name and address;
  - Transaction reference number (if complaint relates to a particular transaction);
  - Contact number (if possible);
  - Full details of concern or complaint, including any previous dealings;
  - Copies of any relevant documents such as letters;
  - Details of clients propose resolution;
- 5.4 The Complaints Department will acknowledge the receipt of your complaint in writing within 48 hours and confirm who will handle the complaint, and how the client can contact them.
- 5.5 The Complaints Department will try to resolve the complaint within 5 (five) working days, and with minimum inconvenience to the client, unless the client is notified of a different time frame.
- 5.6 If the complaint is particularly complex in nature, the Complaints Department will keep the client informed of the progress they are making to resolve the complaint.
- 5.7 At the conclusion of the investigation, the Complaints Department will contact the client and include the following information in their reply.
- Summary of the complaint;
  - A summary of the outcomes of the investigation;
  - Whether the Rational Group acknowledges there has been any fault on our part and whether the complaint will be upheld;
  - Details of any offer to settle the complaint and the duration of the offer;
  - If a retail client, a notification of their right to refer to the Financial Ombudsman Service.

If you are not satisfied with the Complaints Handling or you are dissatisfied with the final response you have received, you can write to The Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service (FOS),  
Exchange Tower  
London  
E14 9SR