

Complaint Handling Policy

A summary of the policy we adopt in order to manage client expressions of dissatisfaction.

OANDA Asia Pacific Complaint Process

OANDA Asia Pacific Pte Ltd ("OANDA") is committed to the highest level of customer satisfaction. If you have any concerns with our product and services, we encourage you to contact us right away.

Contact Customer Service

Assistance is available. You may chat, call, fax, email or send a letter to raise your concerns:

• Chat: https://www.oanda.com/help/

Call: +65 6579 8289Fax: +65 6636 5136

• Email: frontdesk@oanda.com

• Mail: 1 Raffles Place, L#26-02 One Raffles Place Tower 1L Singapore L048616

To help us resolve your complaints as quickly as possible, please include your OANDA fxTrade account number and your trade transaction details. Explain your circumstances and how OANDA can resolve your complaint. Please note that email is not a secure method of communication – do not include sensitive personal or financial information like credit card details, bank account details, or password information in an email.

Alternatively, you may also submit your complaints to OANDA by completing the form below. (The form submitted will reach frontdesk@oanda.com queue, so please provide a valid email address for us to follow up with you.)

How will OANDA deal with your complaint?

We thoroughly investigate all customer complaints (or a customer's authorised representative), including allegations of misconduct by OANDA or an employee of



OANDA. Under no circumstances will the subject person of a complaint investigate the complaint.

How quickly will OANDA deal with your complaint?

OANDA will always try to resolve all complaints as quickly as possible. Should you have reason to complain, it is important that you initially contact the Customer Service Team at OANDA, who will be pleased to assist you. Most of the complaints received are resolved at this stage.

For all complaints received, OANDA will inform you in writing, and you will receive a response from the <u>Customer Service Team</u> within five business days of receipt of your complaint.

Should your complaint require further investigation, OANDA will assign a senior representative to you who may remain in contact for further updates.

A full and final written response will be issued. At the latest, your complaint will be dealt with within 28 business days from the date of receipt of the complaint. If OANDA is unable to provide you with a final response within this timeframe, we will write to you explaining why and advise you when you can expect a final response.

If you feel we have not fully addressed your concerns, you may refer to the assistance of The Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent and impartial dispute resolution scheme. For more details on FIDReC, kindly go to: http://www.fidrec.com.sg