

Customer Service and Complaints Resolution Policy

Great International Pty Ltd
Trading as **Great Forex**

Policy Effective Date: 04/04/2024

Revision History

Version	Change Desc	Approved	Date
1	New policy	Director	4/4/2024
2	Reviewed	Director	5/5/2025

Remittance Business Customer Service and Complaints Resolution Policy

1. Purpose

This policy outlines the commitment of Great Forex to providing exceptional customer service and a fair, transparent process for resolving complaints and disputes related to our remittance services. It aims to ensure that all customers receive consistent, high-quality service while adhering to all relevant regulatory requirements.

2. Scope

This policy applies to all employees, agents, and partners involved in the provision of remittance services, including customer inquiries, transactions, and support services.

3. Customer Service Standards

3.1 Communication

- All customer interactions must be conducted with professionalism, courtesy, and respect.
- Information provided to customers must be clear, accurate, and easily understood.
- Customers will be informed of all applicable fees, exchange rates, and estimated delivery times before completing a transaction.
- Great Forex provide general advice only, not consider customers objectives, financial situation or needs.

3.2 Response Times

- Customer inquiries should be acknowledged within 1 hours.
- Transaction processing times will be clearly communicated at the time of the transaction.

3.3 Transparency and Compliance

- All transactions must comply with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations.
- Customer identity verification is mandatory for remittance transactions as required by law.

3.4 Employee Training

- All staff involved in customer service must undergo regular training to ensure they are knowledgeable about our products, services, and regulatory obligations.

3.5 Customer Feedback

- Feedback is encouraged and can be submitted through our website, by email, or in person at our branches.
- Feedback will be reviewed, and appropriate action will be taken to improve our services.

4. Dispute and Complaints Resolution Process

4.1 Complaint Handling Procedure

- **Step 1: Acknowledgment**
 - Complaints must be acknowledged within 3 hours of receipt in writing through email.
- **Step 2: Investigation**
 - The complaint will be investigated by the relevant department or personnel. The investigation should be thorough and completed within 5 business days.
- **Step 3: Resolution**

- After the investigation, the customer will be informed of the findings and the proposed resolution. Corrective action may include a refund, compensation, or an apology if the complaint is upheld.
- **Step 4: Escalation**
 - If the customer is not satisfied with the resolution, the complaint can be escalated to a senior manager or the compliance officer. A final decision will be communicated within 5 business days.
- **Step 5: Record-Keeping**
 - All complaints and their resolutions must be documented and retained for 7 years for compliance and review purposes.

4.2 Communication During Complaint Handling

- Customers will be kept informed throughout the complaint process, with regular updates provided until the issue is fully resolved.

4.3 Regulatory Compliance

- All complaints will be handled in accordance with professionalism standard, can advise customer report to fair trade if necessary.

4.4 Continuous Improvement

- The company will regularly review complaint records to identify patterns or areas for improvement in our services and processes.

5. Review and Approval

- **Effective Date:** 04/04/2024
- **Next Review Date:** 01/05/2026
- **Approved By:** William YAU (Director)

Great International Pty Ltd trading as **Great Forex**
Date: 05/05/2025