

GIROS SEGUROS

GS*forex*

Code of Business

Our commitment to you is:

Before agreeing to undertake a transaction we will provide you with:

- An estimate of the total fee that you, the sender, will be charged by us for the transaction. If we believe that the person to whom you send the money may also have to pay a fee, then we will advise you.
- An indication of the exchange rate that we will apply to your transaction, if requested. If a further exchange rate may be applied we will advise you to expect this.
- Information on where the person should collect the money from and what they have to do, if it is to be made available in cash
- An indication of when the funds will be available to the bank to which you are sending the money

Upon completion of a transaction we will provide you with the following in writing:

- A transaction reference number that is unique to your payment
- Confirmation of the exact amount we are sending for you
- The charges or fees that you have paid to us for this service
- The estimated amount that your beneficiary will receive and the currency that the money will be paid/credited in.
- The exchange rate that has been applied to your transaction
- Information on where the person to whom you are sending the money can collect it or confirmation of the bank to which the money has been sent
- When the money will be available for the person to whom you are sending it and whether this timescale is definite or the best estimate that we can make
- In the case of cash collections, what the beneficiary has to do in order to collect the money.
- The procedure to follow if you have a need to query this transaction. We will advise you how long it will take us to provide an answer or an update.

Your right to complain:

- If you want to make a complain we will tell you how to do this and what to do if you are not happy with the outcome. Our staff will help you with any questions you may have.
- When we receive your complain, if we are not able to solve it out quickly, we will send you a prompt written acknowledgement to confirm that we are dealing with it.
- We will keep you inform, of our progress in dealing with your complain.
- We aim to resolve your complain within 8 weeks of receiving it. If we are not able to resolve it within that frame of time or you are not satisfied with the outcome you can refer your complain to the Financial Ombudsman.

Financial Ombudsman Service:

- The Financial Ombudsman Service (FOS) is a free, independent service which might be able to settle a complain between a customer and financial institution including money remitters. You can take your complain to the FOS if you are not satisfied with our efforts to deal with it or if we have not completed our investigations within 8 weeks of your complain.
- The contact details of the FOS are as follows:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel 02079641000

Should you have any queries concerning this charter please contact Orlando Romero on 02072406500 or Orlando-Romero@giros-seguros.co.uk.