



TERMS AND CONDITIONS

Quid NZ Limited, (the “Company” or “Quid”), is a company incorporated under the Laws of New Zealand, with company registration number 6191487. Quid is a financial service provider under registration number FSP732651 with a registered office at Level 1 Findex House, 57 Willis Street, Wellington Central, Wellington, 6011 New Zealand.

Quid is registered to provide the following financial services: keeping, investing, administering, or managing money, securities, or investment portfolios on behalf of other persons, operating a money or value transfer service, Issuing and managing means of payment, changing foreign currency.

The Company may provide the services directly or indirectly through Third-Party Provider duly authorised in the relevant jurisdictions.

All the Terms and Conditions may apply in respect of any actions or services by the User or by the Company, directly or indirectly through NF Global Limited.

The User wishes to enter into this Agreement for the provision of the Services. This Agreement incorporates herein the Third-Party Provider’s terms of use applicable to the Services, set forth at <https://www.currencycloud.com/legal/terms/terms-of-use-uk-cc-ltd>.

THE PARTIES THEREFORE AGREE AS FOLLOWS:

1. DEFINITIONS

As used in this Agreement, the following terms shall have the meanings set forth below (such meanings to be equally applicable to the singular and plural forms of such terms):

Account: the pre-paid E-Money money account.

Agreement / Terms and Conditions: means these terms and conditions, any and all annex(es), or documents referred to herein, as amended from time to time, regarding the issuance and use of the E-Money and accepted by the User.

AML: Anti Money Laundering.

ATM: an automated teller machine or cash dispenser.

Available Balance: value of funds deposited into the Account available for use by the User.

Dashboard (or the Dashboard): is the portal where the User can access the Services and among other things: perform pre-paid cards top-ups, E-Money exchanges, initiate payment instructions, review, accept and decline transfers, view Transactions history, view the balance and currency of the E-Money held in the Account.

E-Money: electronic money, as defined in the Electronic Money Directive, means the monetary value stored and associated with the User's Account.



Euro: shall mean the lawful currency of European Union.

E-Wallet: where the value issued in E-Money is stored, and which is accessible through the Account.

Fee: any fee payable by NF Global Limited to Quid.

GBP: shall mean the lawful currency of the United Kingdom, from time to time.

Instruments: are the channels through which the E-Money, distributed by Quid, is engaged by the Users.

KYC: Know Your Customer, requirement for knowledge of and information on customers of regulated entities or for regulated activities.

Log: electronic register recording the operations generated through usage of the Services.

Manual Monitoring Fee: Fee applied as a percentage of the estimated risk of the transaction. The risk estimation is calculated using checks, carried out by the Company in accordance with the AML laws and regulations.

Negative Interest: rates refer to the specific case when a deposit incurs a charge for storage at a bank, rather than receiving interest income.

Platform: means the Company's specific online payments platform, through which the internet allows the User, directly or indirectly through NF Global Limited, to access the Accounts and provide instructions through the Dashboard.

Password: is a secret alphanumeric word the User chooses to enter the Platform.

Redemption means returning the E-Money held on the Account to the User in full or in part.

Relationship: means the ongoing business relationship established between a User and Quid under this Agreement once the User has successfully completed the on-boarding process.

Services: means the services contemplated under Clause 2.

TAN (Transaction Authentication number): is an 8-digit number provided by the Company, directly or indirectly through NF Global Limited, via the Dashboard message area. The User must keep a note of this as it is only displayed once for security reasons, if applicable. It can be re-sent by the Company when required.

Third-Party Provider: the third-party provider, authorised by the appropriate regulatory bodies in the relevant jurisdictions, appointed by the Company for the purpose of the Services. The current Third-Party Provider is The Currency Cloud Limited, a company incorporated under the laws of England and Wales with a registered office at 12 Steward St, London E1 6FQ with registration number 06323311, authorised and regulated by the Financial Conduct Authority (FRN: 900199).

Transaction: an electronic payment initiated by the User through the Services.



User: the authorised holder of the Account according with the terms of this Agreement.

Username: means one of the two login elements in order to access, directly or indirectly through NF Global Limited, the Account.

Website: means the Company's website <https://nzpoc.quidglobal.com/log-in>, operated by the Company to provide the Services and information in relation to the Services.

2. INSTRUMENTS AND SERVICES

- 2.1. This Agreement applies to all Quid instruments and products in possession and/or newly acquired by the User.
- 2.2. The Company is the provider, directly or through authorised Third-Party Provider, of E-Money products which allow the User to send, receive, and make electronic payments, to transfer E-Money, in accordance with the Terms and Conditions of this Agreement. The E-Money shall be stored in the User's Account and shall be accessible through the User's E-Wallet and shall be denominated in Euro and/or GBP (or any other currency as applicable from time to time).
- 2.3. Transactions performed requesting a currency exchange are subject to a Fee between 3.5% and 7% above the exchange rate set out by the European Central Bank forex rates for the respective currencies.
- 2.4. The money loaded into the User's Account shall in no circumstance gain any interest, and the User shall not be awarded any benefits whatsoever in respect of the duration of time that the E-Money is held in the Account.
- 2.5. The Services are the services available to the User through the Platform that allows use of the Services via internet.
- 2.6. The User is being made aware of and hereby accepts the existence of a Log recording the operations generated through usage of the Services and such Log will be held exclusively by the Company or its Third-Party Provider. Where such Log recordings and the same Log are subject of an investigation, the Company could exhibit such instruments to the relevant authorities as may be required from time to time in the country where the Company is active.

3. OPENING AN ACCOUNT

- 3.1. The Relationship with the User is held with the Company in New Zealand.
- 3.2. In order to open an Account, the User must be a customer who is a private individual or a corporate entity and must register on the Website and successfully complete the on-boarding process, providing the information and the original documentation requested by the Company.



- 3.3. The User shall provide to the Company true and accurate details relating to their identity and proof of address and any other information to enable the Company to comply with any Regulatory Provisions, including if User holds multiple citizenships or is a US person for US tax purposes.
- 3.4. The User shall ensure that the personal information and documentation supplied to the Company is always accurate and up to date and the User shall promptly inform the Company of any changes to the information provided (expressly including any change of address or country of residence).
- 3.5. At any time after completing the registration, the Company can request that the User provides further information and documentation in compliance with the Company's Regulatory obligations.
- 3.6. The User agrees to promptly provide the Company with the information and documents requested.
- 3.7. If the User fails to comply with such requests in due time, the relationship with the Company can be suspended or terminated by the Company in accordance with regulatory provisions and the Company's policies applicable from time to time.
- 3.8. The User hereby authorises and consents the Company to perform searches (that may affect the credit score of the User) with central credit registers, credit reference agencies, risk intelligence and due diligence service providers and databases, or other independent sources (including Thomson Reuters World-Check and similar sources), and to verify any information and documents the User has provided to the Company (including verification of bank references with the relevant bank). By entering into the Agreement, the User consents to any disclosure of information the Company may make to such central credit registers, credit reference agencies, risk intelligence and due diligence service providers, operators of databases or sources and to the Company contacting banks and other third parties for verification purposes.
- 3.9. In order to establish a Relationship with the Company the User must:
 - a) have the power to enter a binding contract with the Company and not be barred from doing so under any regulatory provisions;
 - b) be either 18 years of age or older (except where the Company requires a different minimum age, based on the country of residence of the User); and
 - c) be a citizen and/or a resident of a country (or if the User is a legal entity, be incorporated or registered in a country) among those at any one time indicated by the Company during the onboarding process or on the Website. The User represents and warrants that they have the full capacity and authority to accept and agree to these Terms and Conditions, to open and maintain all Accounts opened with the Company and to provide any instructions necessary to open and maintain such Accounts.



- 3.10. In establishing a Relationship with the Company, the User represents that is not acting on behalf of, or for the benefit of anyone else, unless the User is opening the Relationship with the Company for and under the direction of a legal entity that granted the User valid authority to do so.
- 3.11. If the User is not acting for the legal entity that granted any valid authority, the Relationship with the Company must be in the name of the User only. The Company has no responsibility to any other person except the User (or the legal entity validly represented by the User) under the Agreement.
- 3.12. The User cannot assign or transfer the Relationship with the Company to others or otherwise grant any other person a legal or equitable interest over it or the relevant Accounts. This does not affect any transfer that takes effect under the general law, for example by way of succession upon death or liquidation.
- 3.13. If the User is a legal entity, the User confirms and agrees that any and all officers, employees, agents, representatives and others having access to the User login details (including the Username and Password and other security information that is personal to the User that the Company requests for access) shall be vested by the User with the authority to manage the Account and to legally bind the User.
- 3.14. At the discretion of the Company, any application for an Account can be approved or rejected.
- 3.15. The Company does not accept requests from residents of countries black-listed or under close monitoring by NZ Ministry of Foreign Affairs (MFAT) and the Financial Action Task Force (FATF) or other relevant bodies.
- 3.16. This Agreement incorporates herein the Third-Party Provider's terms of use applicable to the Services, set forth at <https://www.currencycloud.com/legal/terms/terms-of-use-uk-cc-ltd>. For opening an Account, the User acknowledges and accepts to be bound by the Third-Party Provider's terms of use as applicable from time to time.

4. ACCOUNT LIMITATION

- 4.1. In order to reduce risk and to increase the safety of the Account, the Company may set management limits of the Account.
- 4.2. The standard limits associated with the Account (if applicable) can be found in the Platform. If the Account is limited, such limitations can eventually be modified upon approval by the Company.

5. AUTHORISATION TO DEBIT THE PAYMENT INSTRUMENT

- 5.1. The User hereby authorises the Company to debit the Account at any time and without any obligation for further requests or formalities in order to effect payments to third parties.
- 5.2. The User also authorises the Company to communicate directly with third parties on the User's behalf.



- 5.3. Apart from the Account issued by the Company through the Services, the User shall also have the facility to transfer to the User's E-Wallet, payments received from third parties as well as any other current accounts and credit cards owned by the User.

6. USER OBLIGATIONS

- 6.1. The User hereby confirms the accuracy of all details, information and personal data given, directly or indirectly through NF Global Limited, to the Company.
- 6.2. The User shall use the Services in accordance with this Agreement and any other instructions or guidelines issued by the Company from time to time and without causing damage to third parties, User shall in any case use such Services in accordance with the laws of New Zealand, regulatory requirements of the relevant Third-Party Provider and shall be responsible for the custody and correct use of the Username, Password and TAN.
- 6.3. The User shall use the Username, Password and TAN. The Username, Password and TAN represent a security element, having a strictly personal and confidential character and the User should not disclose them to any third party in any way.
- 6.4. The Company shall have the right and the authority to restrict or refuse to authorise any use of the Services in any jurisdiction in any case where it has reasonable suspicion that use of such Services is causing or could cause a breach of this Agreement or where the User or a third party has committed or is about to commit a criminal offence or other abuse in connection with the Service offered to it by the Company. In most instances the Company will inform the User unless it is not permitted to do so by law.
- 6.5. Where a change of the User's personal data occurs, the User must inform the Company within 10 (ten) days in writing and provide new documents using the same format and checklist as the one used originally when opening the Account. These include changes of residence, mobile phone number, mail address or (if the User is a legal entity) any other changes of the User's company assets, like changes of shareholder's structure, changes of the percentage of shares held by the shareholders, change of registered address of the User's company, private address of shareholders, emails and any other contact detail. It is the Users responsibility to send the updated documents to the Company. In case of omission the Company reserves its right to suspend all Services and eventually terminate the User's Agreement with the Company. In most instances the Company will inform the User unless it is not permitted to do so by law.
- 6.6. The User agrees to indemnify and hold harmless, the Company and its distributors, partners and service providers and their affiliated companies from and against the costs of any legal action taken to enforce this Agreement and/or any breach of any of the terms and conditions of this Agreement or fraudulent use of any of the Company's instruments or services.
- 6.7. The User might be required to maintain the Account at a minimum balance as specified by the Company from time to time.



- 6.8. The User must monitor the personal messaging box regularly and any other communication as provided by the Company.

7. COMPANY RESPONSIBILITIES

- 7.1. The Company is responsible to ensure the integrity and security of all information and data related to the Services.
- 7.2. The Company will make available to the user at any time, the records related to the Transactions performed by the Account.
- 7.3. The Company shall not be held responsible to the User or any third party for losses or interruption of Service and in any case of malfunction.

8. USE OF THE ACCOUNT

- 8.1. The Company reminds the User that any information sent by open email is not safe.
- 8.2. The Company shall ensure compliance with the requirements and shall take all reasonable measures to ensure that such personal data is kept secure against unauthorised access, loss, disclosure or destruction.
- 8.3. Except when required by law, or in accordance with these Terms and Conditions, the User's personal information will not be disclosed to anyone without the User's written permission.
- 8.4. The User agrees that the Company may use his/her personal data in connection with the Services, to contact and inform the User to enable the Company to review, develop and improve their products and services.
- 8.5. Should the Company become aware that the information it keeps about the User is incorrect or obsolete, the Company may suspend or cancel the Services until such default is remedied.
- 8.6. The Company shall be entitled to reject any Transaction.
- 8.7. The Company has the right to request additional documents and/or information in order to comply with legal and regulatory requirements. It may be necessary to restrict access to the account at the discretion of the Company until sufficient information has been received and all requirements met. The Company will inform the User in advance if access is to be restricted unless they are prohibited to do so by law.
- 8.8. If a transaction is processed for an amount greater than the available balance of the Account, the User must repay the full amount within 14 days of receiving notification from the Company. Should the User not repay this amount within 14 days, the Company reserves the right to take all steps necessary including legal actions to recover any money outstanding.
- 8.9. The Company is entitled to deduct from any existing or new Account the amount of money, equal to the amount due by the User to the Company for the provision of any Service to the User.



- 8.10. The Company reserves the right to charge a Fee for “manual intervention”, where “manual intervention” stays for all those operations which require the intervention of a Company’s officer, included the cancellation/transfers of payments and corrections.
 - 8.11. The Company informs the User if any transaction limit is applicable.
 - 8.12. The Company also informs the User that the Company can request additional documents for any of the Transactions performed on the Account.
 - 8.13. It is the Users responsibility to keep all of their Username, Password, TAN and personal information in a secure way.
 - 8.14. If the User deactivates the Account for a certain period and then decides to reactivate it, apart from the fees related to the deactivation and reactivation of the Account, the User will also be charged any applicable Fees that would have been charged during Account’s period of deactivation.
 - 8.15. The last accepted version of this Agreement supersedes and replaces any and all previous agreements. The User hereby acknowledges and agrees that usage of the Services constitutes automatic acceptance of this Agreement and these Terms and Conditions.
 - 8.16. If the User's Account is not used for ninety (90) consecutive days, it might be closed by the Company. The User can request at any time the Redemption of any unused E-Money held in the Account as long as:
 - a) The Company believes the User has not acted fraudulently; and
 - b) The Company is not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.
 - 8.17. The User can redeem any unused funds by contacting the Company. The User acknowledges that all Redemptions will be made to the User in Euro and/or GBP (or any other currency as applicable from time to time) if there is money in the Account, by sending a written request to the Company, specifying the details of a different account in a primary bank, on which the money has to be transferred (SEPA, BIC, SWIFT etc.). Unless the owner of this account is also the User of the Account, the Company will not provide the transfer.
 - 8.18. The Company reserves the right to apply a manual monitoring Fee on the transacted amount (if applicable).
 - 8.19. The User is asked to contact the Company in respect of any notification and inquiry.
- 9. FEES AND CHARGES**
- 9.1. The applicable Fees and charges might be amended from time to time by the Company.



- 9.2. The Company will provide the information relating to charges, fees and interest rates applicable to the Account whenever the Company shall apply any changes.
- 9.3. The Company reserves the right to withhold up to a maximum of 2.5% on all operations in connection with the Services.
- 9.4. The Company reserves the right to apply negative interest rate up to a maximum of 4% on the User's Account. This does not mean that the Company will automatically apply a negative interest rate but the Company could change the interest rate, in order to respond proportionately to a change in the European Central Bank base rate or any other publicly listed market rate or to respond proportionately to changes in the interest rates charged by other banks and financial institutions on personal current accounts.

10. COOLING OFF PERIOD

The User has a legal right to cancel the Account without giving a reason and without being charged any Redemption Fee up to fourteen (14) days after the date the Account has been activated, by contacting the Company. This fourteen (14) days' period is known as the "Cooling-Off Period". Upon cancellation, the Company will refund any balance remaining on the Account to the User and any Fees that the User has paid, according the Redemption procedures in place.

11. VARIATIONS

- 11.1. The Company may change the Terms and Conditions of this Agreement, including Fees and limits by providing the User with at least sixty (60) calendar days' notice by a written communication and will ensure the most recent version is always available on the Website or in the User dedicated area:
 - a) to reflect the introduction or development of new systems, methods of operation, services or facilities;
 - b) to reflect a change or an expected change in market conditions, general good practice or the cost of providing services to the customers by the Company;
 - c) to conform with or anticipate any changes in the law or taxation, any codes of practice or recommendations made by the relevant regulatory authorities;
 - d) to take account of a ruling by a court, ombudsman, regulator or similar body;
 - e) to rectify any mistake that might be discovered in due course.
- 11.2. The User may terminate the Services at any time within fifteen (15) day notice period if the User does not agree with the changes to the Agreement. Otherwise, it will be deemed that the User has accepted the changes to the Agreement.
- 11.3. If any part of this Agreement is inconsistent with any regulatory requirements then such part shall not apply but shall be treated as if it did actually reflect the relevant regulatory requirement.



11.4. Any delay or failure to exercise any right or remedy under this Agreement by the Company shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.

12. TERMINATION

12.1. The Company may terminate this Agreement:

- a) at any time by giving thirty (30) days' prior written notice. Any available balance in the Account will be returned to the User;
- b) with immediate effect upon breach of this Agreement by the User or upon Company's reasonable belief that the User has used or intended to use the Services in a grossly negligent manner or for fraudulent or other unlawful purposes, or if the User refused to provide all information and documentation requested by the Company and if the User has not complied with any of the obligations undertaken under this Agreement.

12.2. The Company may suspend the Services at any time with immediate effect and until the User default has been remedied if:

- a) the User has provided the Company with incorrect or false personal information;
- b) a transaction has been declined for any reason;
- c) the Company shall have the discretion to terminate the Services if such Services remain inactive for a period of more than ninety (90) consecutive days, or
- d) if the User does not comply with Clause 6.5 of this Agreement;

the Company will advise the User of the suspension unless prevented to do so by law.

12.3. If the Account has a negative balance the Company is entitled to close it immediately and terminate this Agreement.

12.4. The User may terminate the Agreement and close the Account at any time by giving thirty (30) days' prior written notice.

12.5. In the event of death of the User, the obligation to repay any unused funds will be transferred to the estate, according to succession plans and applicable laws.

13. GENERAL

13.1. Any delay or failure to exercise any right or remedy under this Agreement by the Company shall not constitute a waiver of such right or remedy or preclude its exercise at any subsequent time.

13.2. If some provisions of this Agreement are unenforceable or illegal, the remaining provisions will continue to be in full force and effect.



- 13.3. The User may not assign or transfer any of his rights and/or benefits under these terms and conditions. The User shall remain liable until all sums due under these terms and conditions have been paid by such User in full. The Company reserves the right to assign its rights and benefits at any time without prior written notice to the User and in addition, may subcontract any of its obligations under this Agreement.
- 13.4. No third party who is not a party to this Agreement has a right to enforce any of the provisions of these terms and conditions.
- 13.5. This Agreement is governed by the laws of New Zealand and the User agrees that any dispute that may arise concerning the execution, interpretation or termination of this Agreement will be subject to the exclusive jurisdiction of the courts of New Zealand.
- 13.6. The language of this Agreement is English and every communication between the User and the Company will be in English. In case of discrepancy between English and the any other language (if any), English shall always prevail.

14. DATA PROTECTION

- 14.1. The Company may process information related to individuals connected to the User, including shareholders, directors, officers and employees (personal data) for the purposes explained below. Personal data may be information obtained from the User, the individual concerned, or third parties such as central credit registers, credit reference agencies, public sources, risk intelligence and due diligence service providers, and governmental bodies, and includes information related to the Accounts and transactions carried out under the Agreement. When the Company refers to processing, this includes collecting, recording, organizing, storing, altering, using, disclosing and deleting personal data.
- 14.2. By entering into the Agreement, the User agrees to the processing of personal data and the disclosure of personal data and confidential information as explained in this Clause 14 even after the termination of the Agreement. By entering into the Agreement, the User also confirms that all persons whose personal data are transmitted or otherwise processed, have given their consent thereto, or will have given their consent prior to the transmission or other processing operation.
- 14.3. A data subject is entitled to revoke his/her consent to the processing of personal data, at any time, for compelling legitimate grounds relating to his/her particular situation. The revocation of consent will however only be possible where the Company requires consent for the processing of the User's personal data, and to the extent permitted by law. If the processing of data is required for the provision of the Services, the Company will be required to terminate the Agreement with the User.
- 14.4. By entering into the Agreement, the User consents to the transfer of personal data to third countries. Personal data may be transferred to third countries. This may be the case where such transfer is necessary for the provision of the Services under the Agreement.
- 14.5. The Company may collect the following categories of data, not obtained from the data subject directly: personal details for identification and due diligence purposes; references; financial information;

information on creditworthiness; family and social circumstances; and employment. For example, the Company may carry out searches on the internet through search engines, request information through World-Check and other sources, and verify bank and other references provided with the bank or other person giving such reference.

14.6. Personal data may be processed for the following purposes:

- a) performance of the Agreement: We will process personal data for identification and due diligence purposes, assessment of creditworthiness and suitability of the products or services, the opening and maintenance of Accounts, the provision of the Services, the execution of transactions and generally, to perform the obligations under the Agreement;
- b) legal or regulatory compliance: the Company will collect, record, disclose, report and otherwise process personal data in order to ensure compliance with applicable laws and regulation to which the Company is subject, including (without limitation) laws and regulation related to prevention of money laundering and funding of terrorism, cross-border payments, reporting to tax, regulatory and other competent authorities, and compliance with orders from any court or competent authority;
- c) credit references, crime prevention and debt recovery: the Company may obtain, share, and whenever necessary in order to perform their duties under the Agreement or if required by law, process information from or with third parties, including (without limitation) banks, for any of the following purposes:
 - Due diligence;
 - Assessment of the User's creditworthiness;
 - Suspected cases of fraudulent and/or illegal and/or unauthorised Transactions; and
 - To assist in debtor tracing and debt recovery.

14.7. Personal data may be provided or disclosed to the following persons or entities:

- a) employees, officers and agents;
- b) bank or payment institution connected with the Company to perform the Services (including their respective employees, officers and agents);
- c) service providers, including (without limitation) auditors, lawyers, professional advisors, and providers of IT services;
- d) the User, and other persons acting on behalf of the User or authorised to receive information;
- e) Courts, governmental bodies and agencies, regulatory, tax and other competent authorities, including entities administering the depositor compensation scheme and central credit register;



- f) banks, payment service providers, correspondent banks and other intermediaries involved in payment and other Transactions or the provision of the Company's Services;
 - g) other banks and financial institutions which require a reference in the User regard, if the User has asked the Company to do so.
- 14.8. The Company will provide the User, upon request and without charge, written information on the processing of his/her personal data, unless the Company is prevented to do so by law. The User may only make such requests at reasonable intervals, and the request must be made to the Company in writing and be signed by the User.
- 14.9. The Company will rectify, block or erase personal data that has not been processed in accordance with the laws on data protection, and upon the subject's request, unless the Company is prevented to do so by law.
- 14.10. All personal data that the Company may use will be collected, processed, and held in accordance with the provisions of NZ Privacy act 1993 and the Privacy Act 2020 which will come into force in December 2020, as well as the EU Regulation 2016/679 General Data Protection Regulation ("GDPR") and the client's rights under the GDPR.
- 14.11. For complete details of the Company's collection, processing, storage, and retention of personal data including, but not limited to, the purpose(s) for which personal data is used, the legal basis or bases for using it, details of the client's rights and how to exercise them, and personal data sharing (where applicable), please contact the Company at privacy@quidglobal.com and refer to the full privacy policy available on the Website.

15. TELEPHONE RECORDINGS

The Company may record all telephone conversations and reserves the right to use such records in any dispute that may arise.

16. USER SUPPORT AND COMPLIANTS

- 16.1. The Company takes all complaints seriously. In the first instance, the User can contact the Company via:
- a) **Post:** Quid NZ Limited, c/o Complaints Team, Level 1, Findex House, 57 Willis Street, Wellington Central, Wellington, 6011, New Zealand;
 - b) **Email:** support@quidglobal.com.
- 16.2. If possible, the User should clearly indicate they are wishing to make a complaint. This helps the Company to distinguish a complaint from a mere query. The complaints procedure sets out the process for submitting and resolving any complaints. The User may request a copy of the complaints procedure at any time by contacting customer services via the email support@quidglobal.com or consulting the Website.



- 16.3. A final response to the complaint, or a letter explaining why the final response has not been completed, will be sent to the User within 3 working days from the complaint. If the Company is unable to resolve your complaint within 3 working days from the day it is received, the Company will send to the User a prompt written acknowledgement to advise that the Company has received the complaint and they are dealing with it.
- 16.4. Alternatively, the User may choose to refer the complaint to the Financial Dispute Resolution Service for an impartial review and would need to do so within three months of the Company's final response or within two years from when the complaint was first raised with the Company:
- a) **Address:** Financial Dispute Resolution Service, Level 4, 142 Lambton Quay, Wellington Central, Wellington 6011, New Zealand;
 - b) **Post:** Freepost 231075, PO Box 2272, Wellington, 6140, New Zealand;
 - c) **Freephone:** 0508 337 337;
 - d) **International Calls:** +64 4 910 9952, for Users calling from outside New Zealand.