

**Customers of Transfermate Inc. (USA)**

1. Where an official complaint in relation to the Services is received by Us, We will record the nature of the complaint and issue an acknowledgement email to you within 5 Business Days of receiving Your complaint. The acknowledgement will provide You with the contact name who is responsible for dealing with Your complaint. The official complaint must be made by email (you may also write, although this will slow down the process), and confirm that you wish to enter this process. Please email your complaint to [complaints@transfermate.com](mailto:complaints@transfermate.com).
2. We will investigate your complaint as swiftly as possible and where applicable, You will receive a regular written update on the progress of the investigation.
3. We will try to resolve Your complaint within 40 Business Days of having received the complaint. If Your complaint cannot be resolved within 40 Business Days, We will write to You notifying You of the anticipated timeframe for the conclusion of the investigation. Within 5 Business Days of the conclusion of the investigation of the complaint, We will issue a resolution letter detailing the outcome of the investigation. This letter will include, if applicable, an explanation of the terms of any offer that We are prepared to make in settlement of Your complaint.
4. If at any time You are unsatisfied with the handling of Your complaint or We cannot resolve the complaint within the 40 Business Days timeframe, You will be notified of Your right to refer the matter to the Consumer Financial Protection Bureau <https://www.consumerfinance.gov/> with an address to Mail a complaint Consumer Financial Protection Bureau, PO Box 2900, Clinton, IA 52733-2900 (telephone (855) 411-2372 TTY/TDD: (855) 729-2372 8 a.m. to 8 p.m. ET, Monday through Friday).
5. You may also contact the State Regulator. Details of each State Regulator are provided in the table below:

<b>Alabama</b> Alabama Securities Commission 401 Adams Ave Suite 280 Montgomery, AL 36104 1-800-222-1253 <a href="http://www.asc.alabama.gov">www.asc.alabama.gov</a>	<b>Alaska</b> If you have a complaint first contact Transfermate, Inc. at 866-539-7793. If you are unable to resolve your complaint involving an Alaska money transmission, or have other concerns about Transfermate and the money services it provides, please direct your complaint to: Alaska Division of Banking & Securities, 550 West 7 <sup>th</sup> Avenue, Suite 1850, Anchorage, AK 99501, phone number: 888-925-2521 or 907-269-8140, or visit the AK Division's web site: <a href="http://www.commerce.alaska.gov/web/dbs">www.commerce.alaska.gov/web/dbs</a>	<b>Arizona</b> Department of Financial Institutions 100 N 15th Ave Suite 261 Phoenix, AZ 85007 Phone: 602-771-2800 Fax: 602-381-1225 <a href="https://dfi.az.gov/">https://dfi.az.gov/</a>
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<p><b>Arkansas</b> Arkansas Securities Department 201 E Markham Heritage West Bldg. Ste 300 Little Rock AR 72201-1692 800-981-4429 <a href="http://www.securities.arkansas.gov">www.securities.arkansas.gov</a></p>	<p><b>California</b> California Department of Business Oversight 1515 K Street, Suite 200 Sacramento, California 95814-4052 866-275-2677 <a href="http://www.dbo.ca.gov">www.dbo.ca.gov</a></p>	<p><b>Colorado</b> Colorado Division of Banking 1560 Broadway, Suite 975 Denver, CO 80202 Phone: 303-894-7575 Fax: 303-894-7570 <a href="http://www.colorado.gov">www.colorado.gov</a></p>
<p><b>Connecticut</b> Connecticut Department of Banking 260 Constitution Plaza Hartford CT 06103-1800 800-831-7225 <a href="http://www.ct.gov/dob">www.ct.gov/dob</a></p>	<p><b>Delaware</b> Delaware Office of the State Bank Commissioner 555 E Loockerman St Ste 210 Dover DE 19901 302 739-4235 <a href="http://Banking.delaware.gov">Banking.delaware.gov</a></p>	<p><b>District of Columbia</b> Department of Insurance, Securities and Banking 801 1st St NE #701 Washington DC 20002 202 727-8000 <a href="http://disb.dc.gov">disb.dc.gov</a></p>
<p><b>Florida</b> Florida - Office of Financial Regulation Division of Consumer Finance 200 East Gaines St Tallahassee, Florida 32399 <a href="http://www.flofr.com">www.flofr.com</a> 850.487.9687</p>	<p><b>Georgia</b> Georgia Department of Banking and Finance 2990 Brandywine Road Suite 200 Atlanta, Georgia 30341-5565 888-986-1633 <a href="http://dbf.georgia.gov">dbf.georgia.gov</a></p>	<p><b>Hawaii</b> Hawaii Division of Financial Institutions Department of Commerce and Consumer Affairs King Kalakaua Building 335 Merchant Street, Rm. 221 Honolulu, HI 96813 Phone: (808) 586-2820 FAX: (808) 586-2818 / <a href="mailto:dfi@dcca.hawaii.gov">dfi@dcca.hawaii.gov</a></p>
<p><b>Idaho</b> Idaho Department of Finance 800 Park Blvd., Suite 200 Boise, ID 83712 P.O. Box 83720 Boise, ID 83720-0031 / 208-332-8000 Toll-Free (Within Idaho Only): 1-888-346-3378 E-Mail: <a href="mailto:finance@finance.idaho.gov">finance@finance.idaho.gov</a> <a href="http://finance.idaho.gov">finance.idaho.gov</a></p>	<p><b>Illinois</b> Illinois Dept of Financial and Professional Regulation, Division of Financial Institutions 100 West Randolph, 9th Floor Chicago, IL 60601 1-888-473-4858 <a href="http://www.idfpr.com">www.idfpr.com</a></p>	<p><b>Indiana</b> Indiana Department of Financial Institutions 30 South Meridian Street, Suite 300 Indianapolis, Indiana 46204 Tel: 800-382-4880 or 317-232-3955. Fax: 317-232-7655 <a href="mailto:dficomplaints@dfi.in.gov">dficomplaints@dfi.in.gov</a></p>
<p><b>Iowa</b> Iowa Division of Banking 200 East Grand Ave Ste 300 Des Moines IA 50309-1827 Phone: (515) 281-4014 E-Mail: <a href="mailto:IDOBcomplaints@idob.state.ia.us">IDOBcomplaints@idob.state.ia.us</a> <a href="http://www.idob.state.ia.us">www.idob.state.ia.us</a></p>	<p><b>Kansas</b> Kansas Office of the State Bank Commissioner Attn: Complaints 700 SW Jackson, Suite 300 Topeka, Ks. 66603 785 296-2266 / E-mail: <a href="mailto:complaints@osbckansas.org">complaints@osbckansas.org</a> <a href="http://www.osbckansas.org/mt/laws.html">www.osbckansas.org/mt/laws.html</a></p>	<p><b>Kentucky</b> Kentucky Department of Financial Institutions 1025 Capital Centre Dr, Ste 200 Frankfort KY 40601 800-223-2579 E-mail: <a href="mailto:kfi@ky.gov">kfi@ky.gov</a> <a href="http://www.kfi.ky.gov">www.kfi.ky.gov</a></p>

<p><b>Louisiana</b> Louisiana Office of Financial Institutions 8660 United Plaza Blvd 2nd Fl Baton Rouge LA / 70809 225-925-4660 E-mail: <a href="mailto:complaints@ofi.la.gov">complaints@ofi.la.gov</a> <a href="http://www.ofi.state.la.us">www.ofi.state.la.us</a></p>	<p><b>Maine</b> Maine Department of Professional and Financial Regulation, Office of Consumer Credit Regulation State House Station #35 Augusta ME 04333 800-332-8529 <a href="http://www.maine.gov/pfr/consumercredit/index.shtml">www.maine.gov/pfr/consumercredit/index.shtml</a></p>	<p><b>Maryland</b> 500 North Calvert Street, Suite 402 Baltimore, Maryland 21202 Tel: 410-230-6100 or 888-784-0136 Fax: 410-333-3866 or 410-333-0475 <a href="mailto:DLFRFinReg-DLLR@maryland.gov">DLFRFinReg-DLLR@maryland.gov</a> <a href="https://www.dllr.state.md.us/finance/">https://www.dllr.state.md.us/finance/</a></p>
<p><b>Massachusetts</b> Massachusetts Division of Banks 1000 Washington St Fl 10 Boston MA 02118-2218 888-283-3757 <a href="http://www.mass.gov/ocabr/">http://www.mass.gov/ocabr/</a></p>	<p><b>Michigan</b> Michigan Dept of Insurance and Financial Services PO Box 30220 Lansing MI 48909-7720 877-999-6442 <a href="http://www.michigan.gov/difs">www.michigan.gov/difs</a></p>	<p><b>Minnesota</b> Minnesota Department of Commerce 85 7th Place East, Suite 500 St. Paul, MN 55101 800-657-3602 <a href="http://mn.gov/commerce/industries/financial-institutions/money-transmission/">mn.gov/commerce/industries/financial-institutions/money-transmission/</a></p>
<p><b>Mississippi</b> Mississippi Department of Banking and Consumer Finance PO Box 23729 Jackson MS 39225 800-844-2499 <a href="http://www.dbcf.state.ms.us">www.dbcf.state.ms.us</a></p>	<p><b>Missouri</b> Missouri Division of Finance P. O. Box 716 Jefferson City, MO 65102-0716 573-751 3242 <a href="http://finance.mo.gov">finance.mo.gov</a></p>	<p><b>Montana</b> Division of Banking &amp; Financial Institutions 301 South Park, Suite 316, Helena, MT 59601 PO Box 200546, Helena, MT 59620-0546 Phone: (406) 841-2920 Fax: (406) 841-2930 TTY: (406) 841-2974 <a href="https://banking.mt.gov/">https://banking.mt.gov/</a></p>
<p><b>Nebraska</b> Nebraska Department of Banking &amp; Finance P.O. Box 950006 Lincoln, NE 68509 877-471-3445 <a href="http://ndbf.nebraska.gov/industries/money-transmitters">ndbf.nebraska.gov/industries/money-transmitters</a></p>	<p><b>New Hampshire</b> New Hampshire Banking Department 53 Regional Drive Suite 200 Concord NH 03301 <a href="http://www.nh.gov/banking">www.nh.gov/banking</a> 800-437-5991</p>	<p><b>New Jersey</b> New Jersey Dept. of Banking &amp; Insurance Office of Consumer Finance, Division of Banking 20 West State St. - 7th Floor PO Box 040 Trenton NJ 08625-0040 800-446-7467 <a href="http://www.state.nj.us/dobi">www.state.nj.us/dobi</a></p>
<p><b>New Mexico</b> New Mexico Regulation &amp; Licensing Department Financial Institutions Division PO Box 25101 Santa Fe, New Mexico 87504 Tel: (505) 476-4885 Fax: (505) 476-4670 <a href="http://www.rld.state.nm.us/financialinstitutions/">http://www.rld.state.nm.us/financialinstitutions/</a></p>	<p><b>New York</b> New York State Department of Financial Services 1 State Street New York, NY 10004-1511 (800) 342-3736 <a href="https://www.dfs.ny.gov/">https://www.dfs.ny.gov/</a></p>	<p><b>North Carolina</b> North Carolina Commissioner of Banks 4309 Mail Service Centre, Raleigh, NC 27699-4309 888-384-3811 <a href="http://www.nccob.gov">www.nccob.gov</a></p>

<p><b>North Dakota</b>  North Dakota Department of Financial Institutions 2000 Schafer Street, Suite G  Bismarck, ND 58501-1204  <a href="http://www.nd.gov/dfi">www.nd.gov/dfi</a>  701-328-9933</p>	<p><b>Ohio</b>  Ohio Department Of Commerce Division Of Financial Institutions 77 South High Street 21st Floor  Columbus, OH 43215-6120  Phone 614-728-8400  Fax 614-728-0380  E-mail: <a href="mailto:Web.dfi@com.ohio.gov">Web.dfi@com.ohio.gov</a>  <a href="http://www.com.ohio.gov/fiin/">http://www.com.ohio.gov/fiin/</a></p>	<p><b>Oklahoma</b>  Oklahoma Banking Department 200 North Lincoln Boulevard Oklahoma City, OK 73105  405-521-2782  <a href="http://www.ok.gov/banking">www.ok.gov/banking</a></p>
<p><b>Oregon</b>  Oregon Department of Consumer &amp; Business Services  Division of Finance and Corporate Securities  PO Box 14480  Salem, OR 97309-0405  866-814-9710  <a href="http://dfr.oregon.gov/business/financial-industry/Pages/money-trans.aspx">dfr.oregon.gov/business/financial-industry/Pages/money-trans.aspx</a></p>	<p><b>Pennsylvania</b>  Pennsylvania Department of Banking 17 North Second St 13th Fl Harrisburg PA 17101  800-722-2657  <a href="http://www.banking.state.pa.us">www.banking.state.pa.us</a></p>	<p><b>Puerto Rico</b>  Oficina del Comisionado de Instituciones Financieras   Postal Address:  PO Box 11855, Fernández Juncos Station  San Juan, PR 00910-3855   Physical address:  Building Centro Europa, Ave. Ponce de León 1492, 6th floor  Santurce  Phone: (787) 723-3131  <a href="http://www.ocif.pr.gov/">http://www.ocif.pr.gov/</a></p>
<p><b>Rhode Island</b>  Rhode Island Department of Business Regulation Division of Banking  1511 Pontiac Avenue Cranston, RI 02920  401-462-9500  <a href="http://www.dbr.state.ri.us">www.dbr.state.ri.us</a></p>	<p><b>South Carolina</b>  The South Carolina Office Of the Attorney General Money Services Division Rembert C. Dennis Bldg. 1000 Assembly Street Columbia, SC 29201  (803) 734-1221  <a href="mailto:msb@scag.gov">msb@scag.gov</a></p>	<p><b>South Dakota</b>  South Dakota Department of Labor and Regulation Division of Banking 1601 N. Harrison Avenue, Suite 1 Pierre, SD 57501  605.773.3421  <a href="http://dlr.sd.gov/banking">dlr.sd.gov/banking</a></p>
<p><b>Tennessee</b>  Tennessee Department of Financial Institutions 400 Deaderick St, 6th Floor Nashville, TN 37243  615-741-2236  E-mail: <a href="mailto:tdfi.contact@tn.gov">tdfi.contact@tn.gov</a>  <a href="http://www.tennessee.gov/tdfi/">www.tennessee.gov/tdfi/</a></p>	<p><b>Texas</b>  If you have a complaint, first contact Transfermate, Inc., at 866-539-7793. However, if you still have an unresolved complaint involving a Texas money transmission, please direct your complaint to: Texas Department of Banking and Finance, 2601 North Lamar Blvd, Austin TX, 78705, phone number: 877-276-5554, or visit TX Department of Banking's website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>.</p>	<p><b>Utah</b>  Utah Financial Institutions P.O. Box 146800 Salt Lake City, Utah 84114-6800  Phone: (801)538-8830  E-mail: <a href="mailto:dfi@utah.gov">dfi@utah.gov</a>  <a href="http://www.dfi.utah.gov">www.dfi.utah.gov</a></p>

<p><b>Vermont</b>  State of Vermont  Department of Financial  Regulation  89 Main Street, Montpelier, VT  05620-3101  802-828-3301  <a href="http://www.dfr.vermont.gov">www.dfr.vermont.gov</a></p>	<p><b>Virginia</b>  Virginia State Corporation  Commission Bureau of Financial  Institutions  P.O. Box 1197 Richmond, VA  23218  800-552-7945  <a href="https://www.scc.virginia.gov/bfi/">https://www.scc.virginia.gov/bfi/</a></p>	<p><b>Washington</b>  Washington Department of  Financial Institutions Division of  Consumer Services  P.O. Box 41200 Olympia, WA  98504-1200 1-877-746-4334  <a href="http://www.dfi.wa.gov/cs/">www.dfi.wa.gov/cs/</a></p>
<p><b>West Virginia</b>  West Virginia Division of Financial  Institutions 900 Pennsylvania  Avenue  Suite 306  Charleston, WV 25302  304-558-2294  <a href="http://www.dfi.wv.gov/consumers/Pages/default.aspx">www.dfi.wv.gov/consumers/Pages/default.aspx</a></p>	<p><b>Wisconsin</b>  Department of Financial  Institutions  4822 Madison Yards Way, North  Tower  Madison, WI 53705  (608) 261-7578  <a href="http://www.wdfi.org">www.wdfi.org</a></p>	<p><b>Wyoming</b>  Wyoming Department of Audit  122 W 25th St, #3e  Cheyenne, WY 82001  307-777-6605  <a href="http://audit.wyo.gov">audit.wyo.gov</a></p>