

A GUIDE TO DISPUTE RESOLUTION WITH PSS

As a way of improving our products and services, we welcome our Members' and Clients' feedback and have processes in place to ensure that our Members' and Clients' feedback and complaints are reviewed and acted upon appropriately. We have prepared this brochure to guide you through this process and the courses of action available to you.

The First Step

The first step in raising any issue is to ask to speak to the appropriate staff. This could be a branch or department manager. Our staffs have been trained to do their utmost to understand your concerns and resolve them to your satisfaction.

Sometimes, however, the complaint cannot be satisfied immediately. If this is the case, you will be put in touch with the Member Relations Officer. While they can be contacted by phone, it is often best to complete one of our complaint forms and include all the details relating to your concern.

Member Relations Officer Investigation

Our Member Relations Officer is responsible for looking into your complaint. Sometimes the Member Relations Officer may need to contact you to request either further information or more time to investigate the issue fully. As soon as a determination has been reached, the Member Relations Officer will write to you giving the reasons for his or her decision.

Senior Management Review

Should you remain unhappy with the Member Relations Officer's decision, you can request that PSS's senior management review the issue. Again, you may be asked for further information. A form is available to help you with this process. You will be advised of the outcome of the senior management review in writing. If you remain dissatisfied with their decision, then you can choose to seek external dispute resolution.

External Dispute Resolution

The External Dispute Mediator has been established to resolve certain disputes between our member/client and us, which cannot be resolved by the internal complaints process. The External Dispute Mediator has the power to make binding awards. Using the External Dispute Mediator is free for our members and clients. The External Dispute Mediator's contact details are provided further on in this brochure.

What kinds of disputes will be considered by the Dispute Resolution Scheme?

The Terms of Reference define the scope of complaints that may be considered under the Dispute Resolution Scheme. A copy of the Terms of Reference is available upon request from the External Dispute Mediator or us.

The External Dispute Mediator does not usually consider disputes:

- relating to our commercial judgment in decisions about the lending of security;
- relating to our general interest rate policy;
- where it is more appropriate that the dispute be resolved in another forum (such as a court);
- where the dispute is being pursued frivolously or vexatiously; or
- if it appears to the External Dispute Mediator that we have not had sufficient opportunity to consider the matter.



What happens if your complaint becomes an External Dispute?

The External Dispute Mediator may be able to provide immediate assistance to resolve the matter to your satisfaction. If not, you may be asked to provide your complaint, and any supporting documentation, in writing.

If the External Dispute Mediator considers the dispute within the Terms of Reference then there are several ways the resolution process can progress.

Sometimes you may be referred back to us. The most common scenario, however, is that we are asked to prepare a written submission in response to your complaint, including copies of any relevant information. You may be given the opportunity to review and reply to our submission.

Upon investigation of the dispute, the External Dispute Mediator may facilitate negotiations between us to resolve the matter.

If the negotiations are unsuccessful, the External Dispute Mediator will make a determination, which will be binding. You will be given 30 days to accept the award. If you reject the award or fail to accept it within 30 days, the dispute proceedings will be deemed as concluded.

Please note that by seeking the assistance of the External Dispute Mediator you do not lose your right to pursue your complaint in the courts, unless you agree to accept the External Dispute Mediator's award. If you accept the External Dispute Mediator's award, you will be contractually bound by the terms of that award.

Timing of complaints

Where your complaint concerns an entry in the statement of account for a loan or other credit contract, you are urged to send written notification of the complaint as soon as possible to avoid losing any rights available to you to challenge the entry.

Contact information

For further information or to lodge a written complaint, please contact:

Member Relations Officer

Private Scandinavian Sparkasse and Credit Corp., SA.

Stureplan 4c,

11435 Stockholm,

Sweden

Email: complaints@pssforex.com