

Licencing and Legal Disclosures

CANADA

AscendantFX Capital Inc.

- Ontario Corporation (2266339)
 - FINTRAC registration (M11693139)
 - Global markets Entity Identifier (GMEI) (549300Z0MFZK7E40)
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UNITED STATES

AscendantFX Capital USA, Inc.

- New Jersey corporation (0101013467)
- FinCEN registration (31000080534871)
- Global Markets Entity Identifier (GMEI) (54930089UCKVYWVCQM25)

Financial Services Licenses

| State | License Number | State Regulator | State Contact |
|----------------------|----------------|---|---|
| Alabama | SC 483 | Alabama Securities Commission | http://www.banking.alabama.gov/ |
| Arizona | MT-0926259 | Arizona State Banking Department | http://www.azdfi.gov/ |
| California | 2428 | California Department of Business Oversight | http://www.dbo.ca.gov/ |
| Colorado | 500210 | Colorado Division of Banking | https://www.colorado.gov/dora/division-banking |
| Connecticut | MT-916300 | Connecticut Department of Banking | http://www.ct.gov/dob/site/default.asp |
| Delaware | | Delaware office of the State Bank Commissioner | https://banking.delaware.gov/ |
| District of Columbia | MTR8493 | District of Columbia Banking Bureau of the Department of Insurance, Securities and Banking (DISB) | https://disb.dc.gov/page/banks-and-consumer-financial-services |
| Florida | FT230000115 | Florida Office of Financial Regulation | http://www.flofr.com/StaticPages/DivisionOfFinancialInstitutions.htm |
| Georgia | 43007 | Georgia Department of Banking and Finance | https://dbf.georgia.gov/ |

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| Idaho | MTL-217 | Idaho Department of Financial and Professional Regulations | https://www.finance.idaho.gov/ |
| Illinois | MT-0000261 | Illinois Department of Financial and Professional Regulations | http://www.idfpr.com/Banking.asp |
| Iowa | 2019-0117 | Iowa Division of Banking | https://www.idob.state.ia.us/ |
| Kansas | MT-0000054 | Kansas Office of the State Bank Commissioner | http://www.osbckansas.org/ |
| Kentucky | SC396750 | Kentucky Department of Financial Institutions | http://kfi.ky.gov/Pages/nondepository.aspx |
| Maine | 916300 | State of Maine, Bureau of Consumer Credit Protection | http://www.maine.gov/pfr/consumercredit/licensing.htm |
| Maryland | MT 916300 | Maryland Office of the Commissioner of Financial Regulation | http://www.dllr.state.md.us/finance/ |
| Massachusetts | FT916300 | Massachusetts Division of Banks | http://www.mass.gov/ocabr/government/oca-agencies/dob-lp/ |
| Michigan | MT0022532 | Michigan Department of Insurance and Financial Services | https://www.michigan.gov/difs |
| Minnesota | MN-MT-916300 | Minnesota Department of Commerce | https://mn.gov/commerce/industries/financial-institutions/ |
| Missouri | MO-20-8230 | Missouri Division of Finance | https://finance.mo.gov/consumercredit/moneyorder.php |
| Nebraska | MT.01037-M | Nebraska Department of Banking and Finance | https://ndbf.nebraska.gov/industries/money-transmitters |
| New Hampshire | 21773-MT | New Hampshire Banking Department | https://www.nh.gov/banking/consumer-credit/index.htm |
| New Jersey | L065294 | New Jersey Department of Banking and Insurance | http://www.state.nj.us/dobi/division_banking/index.htm |
| New Mexico | 916300 | New Mexico Financial Institutions Division | http://www.rld.state.nm.us/financialinstitutions/default.aspx |

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| New York | MT 102614 | New York Department of Financial Services | http://www.dfs.ny.gov/banking/dfs_banking.htm |
| North Dakota | MT102696 | North Dakota Department of Financial Institutions | http://www.nd.gov/dfi/ |
| Ohio | OHMT167 | Ohio Division of Financial Institutions | https://www.com.ohio.gov/fiin/ |
| Oklahoma | OKDOB001 | Oklahoma Department of Banking | https://www.ok.gov/banking/ |
| Oregon | MTX-30140 | Oregon Division of Finance and Corporate Securities | http://dfr.oregon.gov/business/financial-industry/Pages/index.aspx |
| Pennsylvania | 39856 | Pennsylvania Department of Banking and Securities | http://www.dobs.pa.gov/Businesses/Non-Bank%20Licensees/Pages/default.aspx |
| Rhode Island | 20203896CT | State of Rhode Island Department of Business Regulation | http://www.dbr.ri.gov/ |
| South Carolina | | Office of the Attorney General | http://www.scag.gov/civil/money-services |
| Tennessee | 117 | Tennessee Department of Financial Institutions | http://www.tennessee.gov/tdfi/section/mortgage-consumer-lending |
| Texas | 3175 | Texas Department of Banking | https://www.dob.texas.gov |
| Utah | 171 | Utah Department of Financial Institutions | https://dfi.utah.gov/ |
| Virginia | MO-270 | Virginia Bureau of Financial Institutions | http://www.scc.virginia.gov/bfi/index.aspx |
| Washington | 550-MT-87588 | Washington Department of Financial Institutions | http://www.dfi.wa.gov/industry |
| Wisconsin | 134 | Wisconsin Department of Financial Institutions | http://www.wdfi.org/fi/lfs/ |
| Wyoming | 7269 | Wyoming Division of Banks | https://dfi.wa.gov/industry |



LEGAL DISCLOSURES

California (CA) Right to Refund:

You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if AscendantFX Capital USA, Inc. does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted, you have a right to refund of your money.

If you want a refund, you must mail or deliver your written request to AscendantFX Capital USA, Inc. at:

AscendantFX Capital USA, Inc.
150 King Street West, Suite 1902
Toronto, ON, M5J 1J9, Canada

Attention: Manager, Payments and Operations

If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to Section 2102 of the California Financial Code.

Colorado Division of Banking 1560 Broadway, Suite 975 Denver, Colorado 80202

Consumer complaints should be in writing, providing as much detail as possible. Please include the following information:

- The name of the institution and the name of any person(s) at the institution with whom the complainant has had contact. Include telephone number(s) and addresses.
- A complete description of the complaint and any efforts that have been made to resolve the complaint directly with the institution.
- Copies of any available documentation supporting the complaint and efforts toward resolution.
- Any suggestions regarding a preferred resolution of the complaint.

Section 12-52-116, C.R.S. requires that money transmitters and money order companies post this notice for customers

Illinois (IL) If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the Illinois Department of Financial & Professional Regulation at: **Toll-free telephone number:** 1-888-298-8089 or by mail: **Department of Financial Professional Regulation** Division of Financial Institutions 230 West Washington, 5th Floor Springfield, Illinois 62786

Massachusetts (MA) AscendantFX Capital USA, Inc. is authorized to engage in the business of a *foreign transmittal agency* under Massachusetts General Laws chapter 169 and maintains license registration number FT916300. You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.877.452.7185 or on our website at Ascendant.World. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about AscendantFX Capital USA Inc., contact the Massachusetts Division of Banks Consumer Assistance Unit at 617.956.1500 ext. 61501, or visit the Division of Banks website at www.mass.gov/dob, or contact the Consumer Financial Protection Bureau at www.consumerfinance.gov or 1.855.411.2372.

Minnesota (MN) If you are a resident of Minnesota you may voluntarily disqualify yourself from sending or receiving money transfer through AscendantFX Capital USA, Inc. (“AscendantFX”) by contacting us at info@ascendant.world. All voluntary disqualifications expire within one year from **Minnesota (MN)** If you are a resident of Minnesota you may voluntarily disqualify yourself from sending or receiving money transfer through AscendantFX Capital USA, Inc. (“AscendantFX”) by contacting us at info@ascendantfx.com. All voluntary disqualifications expire within one year from the date of the request, unless you specify that the request remain in effect for a longer period. You may terminate the disqualification at any time by providing written notice to AscendantFX at info@ascendant.world. Individuals who request disqualification are subject to inclusion on Minnesota’s “No Transmit List” and as such Commonwealth may be obligated to provide your identifying information to the Minnesota Department of Commerce. For more information on Minnesota’s “No Transmit List,” please see Minne. Stat. 53B.27, subd 3.

Texas (TX) If you have a complaint, please contact AscendantFX Capital USA, Inc. toll-free at 1-877-452-7186. For unresolved complaints, please direct your complaint to: you may either contact the Consumer Financial Protection Bureau at www.consumerfinance.gov or 1-855-411-2372, or the Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

Washington (WA) Right to Refund – The following applies only to Transactions that are submitted by Senders in the State of Washington: You, the customer, are entitled to a refund of all monies received for transmittal within ten (10) days of receipt of a written request for refund unless any of the following occurs: 1) The monies have been transmitted and delivered to the recipient prior to receipt of the written request for a refund; 2) Instructions have been given committing an equivalent amount of money to the person designated by the customer prior to the receipt of written request for a refund; 3) AscendantFX Capital USA, Inc. (“AscendantFX”) has reason to believe that a crime has occurred, is occurring, or may potentially occur as a result of transmitting money as requested by the customer or refunding the money as requested by the customer; or 4) AscendantFX is otherwise barred by law from making a refund.



Office of Chief Compliance Officer:

AscendantFX Capital Inc.

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Victoria, BC V8W 1L6

Canada

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(877) 452-7183

Email: bernard.beck@ascendant.world