

## Licencing and Legal Disclosures

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### **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)
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### **UNITED KINGDOM**

AscendantFX Capital UK, Ltd.

- Registered Company Number (11457407)
- Financial Conduct Authority (FCA) (814664)
- Information Commissioners Officer (ICO) (ZA539725)
- Global Markets Entity Identifier (GMEI) (549300OPCR17KKVNP77)

## Financial Services Licenses

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

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

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

## 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.

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### **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

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**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](http://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](http://www.mass.gov/dob), or contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov](http://www.consumerfinance.gov) or 1.855.411.2372.

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**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](mailto: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](mailto: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](mailto: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.

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**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](http://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](http://www.dob.texas.gov).

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**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.

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**Office of Chief Compliance Officer:**

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Victoria, BC V8W 1L6

Canada

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