

## If you have a complaint, let us know

At Monneo Ltd., we strive to make services smooth, streamlined and responsive, and our products customer focused. However, there might be an occasion where you may be unhappy with the service you have received. You can tell us about this through a complaint.

We will send you an acknowledgement to let you know we have registered your complaint. We will aim to resolve your complaint within 3 Business Days, however, there may be occasions where it may take longer.

If this happens, we will do our best to resolve your complaints as soon as possible. If we do need more time, we will contact you to let you know. At latest, your payment service-related complaints will be resolved within 15 Business Days extending to 35 Business Days in exceptional circumstances (What constitutes 'exceptional circumstances' will be determined on a case by case basis) and we will send you a final response letter which will detail our findings of our investigation.

In the unlikely event that you remain unhappy with our response, or we have not sent you a final response within 35 Business Days or holding response has not been sent within 15 Business Days of the original complaint and if you are dealing with us as a private individual or are a very small business, charity, club or trust, you have the right to refer your complaint to the Financial Ombudsman Service.

## How to complain

- Call our us on + 44 20 3802 0407 to inform us of your concerns
- Email us at: [customerservice@monneo.com](mailto:customerservice@monneo.com)
- Write to us at:  
Monneo Ltd.  
Customer Relations,  
61-63 Crockhamwell Road, Reading,  
United Kingdom, RG5 3JP

We will then arrange for the right person to investigate and respond to your concerns.

When you contact us please tell us:

- Your name and account number
- The reason for your complaint
- The name of the person/s that you dealt with
- A suggestion of what you would like us to do
- Your address and if you are happy to discuss the issue on the telephone, your day-time number

- When writing to us it would be helpful if you could submit copies of any documentation relevant to your complaint

### **Financial Ombudsman Service**

The Financial Ombudsman is an independent organisation with powers to resolve complaints about financial services when issues have not been resolved between an individual and their financier. The service is open to members of the public and very small businesses, charities, clubs, and trusts.

You can check if they are able to deal with your complaint by telephoning 0300 123 9 123 or 0800 023 4567 Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm or you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or you can write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR or email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman will not normally accept a complaint for investigation unless 35 days have passed since you first raised your complaint with us or if you have been notified of our final decision and you remain dissatisfied. This is to allow us the opportunity to deal with your concerns.

You may make a complaint at any time within 6 months of our final decision about your complaint. If you do not refer your complaint to the Financial Ombudsman within that 6 month period then your complaint may not be accepted by the Ombudsman.

You may also lose your right to refer a complaint to the Financial Ombudsman if more than six years have passed since the event(s) about which you want to complain, or if more than three years have passed since you should have realised that you had a possible that you had a possible complaint.

It is important that you act promptly if you think you are entitled to refer a complaint to the financial ombudsman.