



BILDERLINGS

BILDERLINGS PAY LIMITED

COMPLAINTS POLICY

Version 3

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1. INTRODUCTION

BILDERLINGS PAY LIMITED is registered with Companies House in the UK under Company Number 09908958 and the registered office is 66 Prescott Street, London, E1 8NN.

BILDERLINGS PAY LIMITED is regulated by the Financial Conduct Authority (FCA) with Firm Reference Number 900637, as an Authorised Electronic Money Institution (EMI) providing payment and electronic money services to private and corporate clients. As such we're required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints in relation to the services we provide.

This Policy outlines how we handle any complaints that we receive and complies with our regulatory requirements.

2. HOW TO MAKE A COMPLAINT

If you are a client of BILDERLINGS PAY LIMITED, we would encourage you first to speak to your Account Manager either by calling her/him or by sending him/her an email in an attempt to resolve your issue.

However, if that is not successful or if your complaint involves your Account Manager, please email us at complaints@bilderlings.eu and our Complaints Officer will contact you directly.

3. WHAT HAPPENS NEXT

Your complaint will be logged in our system and a designated BILDERLINGS PAY LIMITED team member will be allocated to handling your matter.

We would like to assure you that the team member handling your complaint will be an experienced member of staff and, where appropriate, someone who was not directly involved in the matter about which you are raising a complaint. They will have the authority to settle your complaint or will have access to someone who has such authority.

4. STEPS TOWARDS RESOLVING YOUR COMPLAINT

Step 1 – The designated team member will acknowledge receipt of your complaint, either by post or by email, within 5 business days.

Step 2 – We will carry out a thorough investigation into your complaint and you should get a response and an explanation.

Step 3 – If you are not happy with our response, you are invited to provide your comments particularly if we have omitted something that you consider of relevance to the matter.

Step 4 – BILDERLINGS PAY LIMITED will provide you with a final response of the initial complaint, confirming our position on your complaint and setting out our conclusions.

Step 5 - If you are not happy with our final resolution you can refer your complaint to the Financial Ombudsman Service.

5. INTERNAL RELATED DOCUMENTS

We aim to resolve your complaint and issue our final conclusions within **15 business days** of receiving your complaint.

However, in exceptional circumstances, if we cannot give you a final response within that time period, we will contact you to let you know why not and to confirm when you can expect to receive a substantive response from us.

In any event, we will send you a final response within **35 business days** of receiving your complaint.

6. WHAT HAPPENS IF YOU ARE NOT SATISFIED WITH OUR RESPONSE

If you remain dissatisfied with our final response, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). Although this service is free of charge, there are a number of conditions you should be aware of:

1. You must contact them within 6 months of the date of our final response. If you do not, the FOS will not have our permission to consider your complaint and will only be able to do so in exceptional circumstances.
2. The FOS only handles complaints raised by eligible complainants namely: private individuals, micro-enterprises (businesses employing fewer than 10 persons whose annual turnover and/or annual balance sheet does not exceed EUR 2 million), charities (whose annual income is less than £1 million); and a small business at the time you refer the complaint to Bilderlings (annual turnover less than £6.5m; and (i) employs fewer than 50 employees; or (ii) has a balance sheet total of less than £5m)
3. The FOS will only consider complaints about regulated products and services.

To contact the Financial Ombudsman Service, a complainant is advised to write or telephone or email their situation to:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone No.: 08000234567

Website: www.financial-ombudsman.org.uk

7. COMPLAINT RECORDS

Our regulator, the FCA, obliges us to keep a record of each complaint received and the measures taken for its resolution. We retain these records for a minimum of 3 years from the date the complaint was received.