



Complaints Handling Guide

March 2023

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us by email at info@claricopay.com, by telephone on +44 208 980 7376, or by writing to our office address located at: 49 Mowlem Street, First Floor - Unit 10, E2 9HE, London - United Kingdom. Where the initial complaint is verbal it must be followed up immediately with a written complaint.

Please address all correspondence to the Head of Compliance (MLRO). Our Complaints department will be best placed to receive your complaint and work with you to resolve it.

CLARICO PAY has established an internal complaints procedure to ensure your complaint is dealt with efficiently and by the correct person. To help us investigate and resolve the problem as quickly as possible, please make sure you give us the following information:

- Your name, address and client reference number
- A clear description of your concern or complaint
- Details of what you would like us to do to put it right
- Copies of any relevant documents, such as letters
- A daytime telephone number where we can contact you.

We will try to resolve your complaint immediately, and with minimum of inconvenience to you. The first step is for us to be really clear on what the problem is, and to identify with you what we can do to put it right. The more information you can give us the better.

Sometimes we will not be able to solve the problem for you immediately. If we are unable to resolve your complaint by the following day, and if we have not already contacted you to agree our proposal for resolving it, we will:

- Send an acknowledgement of your complaint in writing within 5 working days
- Confirm who will handle your complaint, and how you can contact them.

If your complaint is particularly complex in nature, we will keep you informed of the progress we are making as we continue our investigations.

In any event we will endeavour to resolve your complaint and provide you with a final response within 8 weeks.

In our final response we will include:

- A summary of the complaint.
- A summary of the outcome of our investigation.
- Whether we acknowledge there have been any fault on our part and whether the complaint will be upheld.
- Details of any offer to settle the complaint and how long this offer will remain open.
- If you are a retail client, a notification of your right to refer the matter to the Financial Ombudsman Service.

If we are unable to provide you with a final response within 8 weeks we will write to you with:

- An explanation as to why we are unable to provide you with a final response and with an indication as to when you will get one
- If you are a retail client, a notification of your right to refer the matter to the Financial Ombudsman Service

Parliament established the Financial Ombudsman Service as the official independent expert in settling complaints between consumers and businesses providing financial services.

You can obtain a copy of the Financial Ombudsman Service explanatory leaflet by contacting us or the Financial Ombudsman Service directly at:

The Financial Ombudsman Service
Harbour Exchange Square
E14 9SR
London
United Kingdom

Telephone: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Remember, we value your feedback. Help us to get it right every time, for every client.