

## Complaints Procedure - Client copy

*We are committed to providing a high-quality service to all our clients.*

*When something goes wrong, we need to know about it so that we can make sure we can understand what has happened and what we can do to prevent it from happening again.*

### Complaints Manager contact details

Name: Chirag Luhar, Senior Compliance Officer  
Telephone: +44 03304000000  
Address: The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire, AL7 1EL  
E-mail: enquiries@paypoint.com

### Our Procedures

Any complaint verbal or written will be referred to our customer service team at the earliest opportunity or to the complaints manager or a member of the senior management team if applicable. We will also

- acknowledge the complaint in writing promptly
- give details in our acknowledgement letter of the Financial Ombudsman Service
- make contact to seek clarification on any points where necessary
- fully investigate the complaint
- keep you informed of our progress
- discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and **not later than 15 business days**.

If we are unable to give a Final Response within this period we will write to you informing why we are not in a position to make a Final Response and indicate when we expect to be able to do so. Receipt of our Final Response will never exceed 35 working business days.

### Definition of a Complaint

The FCA defines a complaint as any oral or written expression of dissatisfaction from or on behalf of a client, whether **justified or not**, which includes an actual or potential financial loss, material distress or material inconvenience.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of, any complainant
- Relating to regulated activity only
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience

The Payment Service Regulations complaints rules apply to complaints:

- Made by, or on behalf, a non-eligible complainant
- Relating to the provision of payment services or E-Money only
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience

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## Adviser, Service or Transactions

Clients can express dissatisfaction about the advice they have been given regarding our products, service or in relation to specific payment transactions. We will need to establish whether your complaint relates to information provided, or the service or performance of the system/service provided or in relation to an unauthorised or incorrectly executed payment transaction. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints manager will review this matter and take the complaint to the provider if appropriate in consultation with you.

Please note that if you become aware of an unauthorised or incorrectly executed payment transaction, you must notify us without undue delay.

## Investigation

The complaints manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

## Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to.

*Eligible complainants* are those who have a potential claim against a firm based whereby it believes he/she has suffered, or may suffer, a financial loss, material distress or material inconvenience in relation to a regulated activity and that are:

- A Consumer
- Companies within the EU definition of a microenterprise (enterprise which employs fewer than 10 people and has a turnover or balance sheets that does not exceed EUR 2,000,000)
- A small business (enterprise which has an annual turnover of less than £6.5 million and employs fewer than 50 people or has a balance sheet total of less than £5 million)
- Professional clients and eligible counterparties where the person is an individual acting for purposes outside his trade, business, craft or profession
- Charities with an income of under £6,500,000
- Trustees of a trust with assets of under £5,000,000
- A guarantor

Eligible complainants may be permitted to refer their complaints to the Financial Ombudsman Service where we are not able to resolve your complaint to your satisfaction.

Non-eligible complainants are not able to refer their complaints to the Financial Ombudsman Service. Please check the Financial Ombudsman Service for more information on eligibility.

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The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an *eligible complainant*;
- relating to regulated activity;
- involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

### Complaints Settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a **'Summary Resolution Communication'**, being a written communication from us which:

- (1) refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;
- (2) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
- (3) Indicates whether or not we consent to waive the relevant time limits, (where we have discretion in such matters)
- (4) Provide the website address of the Financial Ombudsman Service; and
- (5) Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, we may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet your needs; or
- (2) We have already been using another method to communicate about the complaint.

### Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

We must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost.
- Indicate whether or not we consent to waive the relevant time limits.

### Mediation

If we are unable to come to a satisfactory resolution to the satisfaction of both parties, we will attempt to resolve the complaint by mediation of the issue in accordance with the CEDR Model Mediation Procedure.

RSM 2000 Ltd, 1 The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire, AL7 1EL. Tel: +44 03304000000

Email: [ElectronicPayments@paypoint.com](mailto:ElectronicPayments@paypoint.com) \* Web [www.rsm2000.co.uk](http://www.rsm2000.co.uk)

Registered Office: 1 The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire AL7 1EL. Registration number: 3703548 \* Vat Reg number: 727 8643 000

RSM 2000 Ltd is authorised and regulated by the Financial Conduct Authority under the Payment Services Regulation 2017 (register reference 729928) for the provision of payment services.

RSM 2000 Ltd is authorised and regulated by the Financial Conduct Authority for Consumer Credit Activity (register reference 715057)

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Unless otherwise agreed between the parties, the mediator shall be nominated by CEDR Solve. To initiate the mediation, a party must serve notice in writing (**ADR notice**) to the other party to the Dispute, requesting mediation. A copy of the ADR notice should be sent to CEDR Solve. The mediation will start not later than 14 days after the date of the ADR notice.

### Analysis

A root cause analysis will be undertaken by the firm in the case of any complaint, and this will be recorded with the appropriate action having been taken.

### Closing a complaint

We will consider the complaint closed once we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

### Financial Ombudsman Service

If our final response is not acceptable to you then you may be able to refer this matter to the Financial Ombudsman Service – full details regarding the Financial Ombudsman Service will be sent to you as part of our response to your complaint, or at any other time if you ask us to do so.

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

### Contact

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 00 44 20 7964 0500 (if calling from abroad)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

RSM 2000 Limited are not covered by the Financial Services Compensation Scheme however relevant funds that are held with RSM 2000 Limited are safeguarded and therefore protected in case of liquidation, under the Payment Services Regulations 2017.