

Complaints Policy

Last updated: 26 September 2025

Purpose & scope

- This Policy explains how to complain to Payver Limited, how we'll handle your complaint, the timelines you can expect, and your escalation rights (including the Financial Ombudsman Service, "FOS").
- It applies to all Payver products and channels and follows our internal Complaints Handling Procedure and FCA rules for payment services and e-money firms.

How to complain (no-barriers, free of charge)

You can contact us 24/7 via any of the following:

- **Email:** complaints@payver.io
- **In-app/Web:** Help → "Submit complaint"
- **Telephone (recorded):** +44 (0)20 3476 9011
- **Post/in person:** Steward House, 14 Commercial Way, Woking, GU21 6ET, United Kingdom
- We'll provide **accessible formats** on request (e.g., large print, audio, alternative languages).

What to include (helps us resolve faster):

- a) your full name
- b) contact details
- c) account reference
- d) what went wrong
- e) when it happened
- f) what outcome you're seeking

What happens next (our process & timelines)

We aim to resolve issues quickly and fairly. Our steps are:

1. **Acknowledge:** We'll confirm we've received your complaint and give you a case reference. (Usually within 1 business day.)
2. **If resolved within 3 business days:** we'll send a **Summary Resolution Communication (SRC)** confirming the outcome and (where eligible) your right to refer to FOS. (FCA DISP "3-business-day rule".)
3. **If further investigation is needed:** we'll keep you updated and send a **final response** within the regulatory time limits below. If the complaint has been subject to "holding" we shall provide a reason for the delay, new deadline and FOS rights.
4. **Costs relating to complaints:** There is no charge for submitting a complaint as per this process.

Regulatory time limits

- **Payment services/e-money complaints** (e.g., transfers, cards, FX, e-money): **15 business days** from receipt; in **exceptional circumstances** (beyond our control), we may extend to **35 business days** and will send a holding update by day 15.
- **All other complaints**: **within 8 weeks** of receipt.

Our decision & possible outcomes

Your **final response** will explain:

- Our understanding of your complaint and the evidence reviewed;
- Our decision (upheld/partially upheld/not upheld);
- Any remedy (e.g., refund, correction, apology, process fix); and
- How to **escalate to FOS** (if you're eligible).

Your right to refer to the Financial Ombudsman Service

- If you're not satisfied with our final response, you can usually refer your complaint to the **Financial Ombudsman Service (FOS) free of charge within 6 months** of the date we sent (or should have sent) our final response/SRC.
- **Eligible complainants** typically include **consumers, micro-enterprises** (fewer than 10 staff and ≤£2m turnover/balance sheet), certain **small charities** and **trusts**.

FOS contact

Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9123 .

- Email: complaint.info@financial-ombudsman.org.uk
- Web: financial-ombudsman.org.uk

Time limits to raise a complaint

- You should raise your complaint **within 6 years** of the event or **3 years from when you became aware** of the issue (whichever is later). (Standard UK limitation/DISP guidance used by firms and FOS.)

Vulnerable customers & accessibility

- If you're in a vulnerable situation (e.g., health, bereavement, financial hardship, language or accessibility needs), tell us how we can best support you.
- We'll make **reasonable adjustments**, can provide alternative formats, and can work with a trusted third party with your permission.

Using agents or third parties

- If you've raised your complaint with a Payver partner (e.g., a programme manager or service provider), they must pass it to us **within 1 business day**; Payver remains responsible for the outcome.

Data & privacy

- We'll record your complaint and communications so we can investigate and meet our regulatory obligations.
- We **retain complaint records for 6 years** from closure and protect your data in line with UK GDPR and FCA rules.

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