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**HOW TO MAKE A COMPLAINT**

**How we handle complaints at Pax2pay**

At Pax2Pay, we take your feedback seriously. We're committed to resolving any concerns you may have efficiently and fairly. If you're unhappy with our service or believe you've experienced a financial loss, distress, or inconvenience due to our actions, let us know.

**What counts as a complaint?**

Complaints can include issues with payments, account access, or anything related to our financial services.

**How to make a complaint:**

You can contact us in several ways:

* Email our support team: support@pax2pay.com
* Write to us at: Pax2Pay, The Landing, 125 Redcliff Street, Bristol, BS1 6HU, UK
* Send us a message on the website: <https://pax2pay.com/contact-us/>
* Call our Customer Support Team: +44 (0)117 471 5611
* Contact your Account Manager

Our UK Customer Support Team is available 09:00 to 17:00 GMT.

**What happens next?**

If your complaint is about a payment service (like online transactions, or bank transfers), we aim to send a final response within 15 working days after receiving your complaint.

If we expect the process to take longer than 15 days, we’ll get in touch to let you know why the issue hasn’t been fixed yet, and when we’ll be in touch again.

Almost all complaints about payment services are resolved within 35 business days, unless there are exceptional circumstances.

For all other complaints, we have eight weeks to send you a final response. If we expect it to take longer, we’ll get in touch to let you know why the issue hasn’t been resolved yet, and when we predict we’ll be able to give you our decision. We’ll also give you a breakdown of our process and details of how to refer your complaint to the Financial Ombudsman Service.

**Our commitment to you:**

* We'll investigate your complaint thoroughly and impartially
* We'll keep you updated on our progress
* We'll provide a final response explaining our decision and any actions taken

**If you're still not satisfied:**

If you're not happy with our final response, you can escalate your complaint to the Financial Ombudsman Service (FOS) for an independent review. If this applies to you, we’ll let you know. If you’d like to refer your complaint, you’ll need to do so within six months of receiving your final response letter or summary resolution letter.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567

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

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

**Record keeping:**

We keep records of all complaints for five years to help us improve our services and to assist the FOS if needed.

We're here to help resolve any issues and ensure you have a positive experience with Pax2Pay.