

1. Introduction

- 1.1. Unlimit UK Ltd is registered in England and Wales at 2 Seething Lane, 7th Floor, London, EC3N 4AT. (No. 14173267). Unlimit UK Ltd is authorised and regulated by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 978706) for the issuing of electronic money and provision of payment services.

2. Our principles of Complaint handling`

- 2.1. We are committed to offering the highest levels of services at all times. However, this doesn't guarantee that complaints will not arise from time to time. If you are not satisfied with our products/services, you can submit your complaint and offer us the opportunity to improve, resolve any issue and ensure it does not repeat in the future.
- 2.2. We have formal procedures for handling complaints fairly and promptly, aiming to resolve any complaint in a professional manner. Complaints submitted to Unlimit shall be dealt with in accordance with the complaint procedures set out below and the applicable laws of the United Kingdom.

3. Definition

- 3.1. Unlimit considers a complaint to be any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

4. Submitting a complaint

- 4.1. We recommend that you contact your Client & Relationship Manager directly prior to filing a complaint. Several issues can be resolved easily and swiftly through direct verbal or electronic contact with your personal Client & Relationship Manager.
- 4.2. If you are still not satisfied, you can submit a formal complaint by completing the Complaint Form available on our website.
- 4.3. The Complaint form can be submitted in two ways:
 - Electronically, via email: By sending the Complaint Form and documents to the email address: uk.compliance@unlimit.com
 - In hard copy via post/courier/personal delivery: By transmitting the Complaint Form and documents to the below address:

Unlimit Compliance Department

Unlimit UK Ltd, 2 Seething Lane, London, EC3N 4AT

Complaints can also be made verbally, in discussions with Client and Relationship Managers.

5. Complaint handling process

Acknowledgement

- 5.1. After receipt of your complaint, we will send you a written acknowledgement (via email or post) within five (5) business days of receipt, to inform you that Unlimit is in receipt of the complaint and that it will be investigated in a timely manner.
- 5.2. Complaints related to an alleged fault in performance of Unlimit's services or infringement of rights under the law or agreements with Unlimit shall be dealt with in accordance with this Complaint Handling Policy, internal regulations of Unlimit and applicable legislation. In case the complaint is not related to the provision of services by Unlimit or is related to the activities of another entity for which Unlimit has no legal or regulatory responsibility, Unlimit will endeavor to inform you that the complaint cannot be addressed by Unlimit.

Investigation

- 5.3. During the investigation process we will keep you updated on the handling process of your complaint. One of our officers may contact you directly (including by email or phone) in order to obtain, where needed, further clarifications and information relating to your complaint. Your full cooperation is required in order to expedite the investigation and possible resolution of your complaint.
- 5.4. Depending on the nature and the particulars, we will try to find ways to resolve the issue and propose a resolution to you as soon as possible. We will try to resolve your complaint on the basis of good faith, fairness and by taking such action as is consistent with market practice.

Resolving and Final Response to complaints

- 5.5. Upon completion of the investigation, you will be provided with our response.
- 5.6. We shall make every effort to respond to the complaint within fifteen (15) business days after the date of receipt of the complaint.
- 5.7. In exceptional circumstances, in the event that your complaint is more complex and requires further investigation and we cannot resolve it within fifteen (15) business days, we will send you a holding response in writing (via email or post) indicating the reasons for the delay and specifying the deadline that you will receive the final response. In such a case we will keep you updated on the handling process.
- 5.8. The deadline for receiving the final response will not exceed thirty-five (35) business days after the date of the initial receipt of your complaint.
- 5.9. Unlimit shall consider your complaint closed and cease the relevant investigation in case you fail to respond to our officers within the period of thirty-five (35) business days from the date of the submission of your complaint. When we reach an outcome, we will inform you of it together with an explanation of our position and any remedial measures we intend to take (if applicable).
- 5.10. In case you have received our final response, but you are not satisfied with it, you may within six (6) months from the date of receipt of the final response, submit your complaint to the Financial Ombudsman Service (FOS). In case you have not received our response within thirty-five (35) business days from the date of the initial receipt of your complaint, you may submit your complaint to the FOS. More information on eligibility and requirements for submitting complaints to the FOS is available on the Ombudsman's website indicated below.

Financial Ombudsman Service

Website: <https://www.financial-ombudsman.org.uk/>

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

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

Tel: 0800 023 4567

- 5.11. Only 'eligible complainants' may refer their complaints to the FOS.
- 5.12. You can check whether the FOS may be able to help with your complaint by answering a few questions on its [online complaint checker](#).