unlimit

Unlimit UK Ltd

Complaints Handling Policy

Version: 1.2

1. Introduction

Unlimit UK Ltd ("Unlimit", "we", "us") 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 ("FCA") under the Electronic Money Regulations 2011 (FRN: 978706) for the issuing of electronic money and the provision of payment services.

This Policy explains how you can complain to us, how we will handle your complaint, how long it will take, and what you can do if you are not satisfied with our answer. It applies to complaints about the payment services and electronic money services we provide.

2. Our principles of complaint handling

We are committed to offering high levels of service at all times. That does not guarantee that complaints will never arise. If you are not satisfied with our products or services, please tell us. A complaint gives us the opportunity to put things right for you and to stop the same thing happening again.

We handle complaints fairly, consistently and promptly. Complaints submitted to Unlimit are dealt with in accordance with the procedures set out below, the FCA's Dispute Resolution: Complaints sourcebook ("DISP"), the Payment Services Regulations 2017, the Electronic Money Regulations 2011 and the applicable laws of the United Kingdom.

We will not treat you less favourably because you have complained. Where you tell us that you need additional support, or where we identify that you may need it, we will adapt how we deal with you. This includes providing information in an alternative format, allowing more time to respond, and accepting a complaint from a person you have authorised to act for you.

3. What counts as a complaint

We treat as a complaint 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.

You do not have to use the word "complaint", and you do not have to use our Complaint Form. If you tell any of our staff that you are dissatisfied, we will treat that as a complaint and our time limits will start to run from the day we receive it, whichever part of Unlimit received it. Requests for information, general queries and routine service requests are not complaints, but if you are dissatisfied with how we deal with one of those, that is.

4. Submitting a complaint

If you would prefer to raise the matter informally first, you may contact your Client & Relationship Manager directly. Many issues can be resolved quickly that way. You do not have to do this before making a formal complaint, and doing so does not affect your rights.

To make a formal complaint, please complete the Complaint Form available on our website. Using the form helps us, but you may complain in any of the following ways:

- By email: send your complaint, and any supporting documents, to uk.compliance@unlimit.com
- By post, courier or personal delivery: Unlimit Compliance Department, Unlimit UK Ltd, 2 Seething Lane, 7th Floor, London, EC3N 4AT
- Verbally: in a discussion with your Client & Relationship Manager or any other member of our staff, who will record it and pass it to the Compliance Department.

To help us investigate quickly, please tell us your name and the name of your business, your account or reference number, what happened and when, what you would like us to do to put it right, and how you would like us to contact you. Please also enclose any documents that support your complaint. If anything is missing we will ask you for it, and we will not delay acknowledging your complaint while we do.

If you are complaining on behalf of someone else, please include their written authority for you to act.

5. How we handle your complaint

5.1 Resolution by the end of the third business day

If we are able to resolve your complaint to your satisfaction by the close of the third business day following the day we received it, we will write to you with a summary resolution communication. That letter will confirm that we consider the complaint resolved, tell you that you may refer the complaint to the Financial Ombudsman Service if you later decide you are dissatisfied, give you the Ombudsman's website address, and explain the six-month time limit for doing so. We will still record the complaint and its outcome.

5.2 Acknowledgement

Where a complaint is not resolved by the end of the third business day, we will send you a written acknowledgement, by email or post, promptly and in any event within five (5) business days of receipt. The acknowledgement confirms that we have your complaint, identifies the person or team handling it and explains what happens next.

If your complaint is not about the provision of our services, or relates to the activities of another organisation for which we have no legal or regulatory responsibility, we will tell you promptly that we cannot deal with it. Where we can, we will explain our position and give you the details of the organisation that can help.

5.3 Investigation

We will keep you updated on the progress of your complaint. One of our officers may contact you by email or telephone to obtain further clarification or information. Your cooperation helps us to investigate and resolve your complaint more quickly, although we will reach a decision on the evidence available to us whether or not you are able to provide further information.

We investigate competently, diligently and impartially, and we assess fairly, consistently and promptly what has happened, whether we should do something to put it right, and what that should be. Where we decide that redress is appropriate, we will offer it and pay it promptly.

5.4 Our final response

We will send you a final response in writing within fifteen (15) business days after the day on which we received your complaint. This is the time limit that applies to complaints about payment services and electronic money, and it is a regulatory requirement rather than a target.

In exceptional circumstances, where your complaint is more complex and we cannot answer it within fifteen (15) business days for reasons beyond our control, we will send you a holding response in writing within that period. The holding response will clearly explain the reasons for the delay and tell you the date by which you will receive our final response. In those cases we will send you our final response no later than thirty-five (35) business days after the day on which we received your complaint.

Our final response will tell you whether we accept your complaint and, if so, what we are offering to put it right; or that we are offering redress without accepting the complaint; or that we are rejecting the complaint, and why. Where you are an eligible complainant, it will also tell you that you may refer the complaint to the Financial Ombudsman Service within six months, enclose the Ombudsman's standard explanatory leaflet and give the Ombudsman's website address.

If we do not hear back from you, that does not stop us reaching a decision. We will send you our final response on the evidence we hold within the time limits set out above.

We keep a record of your complaint, our investigation and our response for at least six years from the date we receive the complaint. We use the personal data you give us only to investigate and resolve your complaint and to meet our regulatory obligations, as described in our Privacy Notice.

6. If you are not satisfied: the Financial Ombudsman Service

If you are an eligible complainant and you are not satisfied with our final response, you may refer your complaint to the Financial Ombudsman Service ("FOS"). The FOS is free to use and independent of Unlimit.

You may also refer your complaint to the FOS if fifteen (15) business days have passed since we received your complaint and you have not received a holding response from us, or if thirty-five (35) business days have passed since we received your complaint and you have not received our final response.

6.1 Time limits

You must normally refer your complaint to the FOS within six (6) months of the date of our final response or summary resolution communication. The FOS also cannot normally consider a complaint referred to it more than six years after the event complained of, or, if later, more than three years from the date on which you became aware, or ought reasonably to have become aware, that you had cause to complain.

6.2 Who is an eligible complainant

Because we provide services to businesses, not every customer is able to use the FOS. Broadly, you are an eligible complainant if, at the relevant time, you are:

- a consumer, meaning an individual acting for purposes outside their trade, business or profession;
- a micro-enterprise, meaning a business with fewer than 10 employees and an annual turnover or balance sheet total of EUR 2 million or less;
- a small business, meaning a business that is not a micro-enterprise, has an annual turnover of less than GBP 6.5 million, and either employs fewer than 50 people or has a balance sheet total of less than GBP 5 million;
- a charity with an annual income of less than GBP 6.5 million;
- the trustee of a trust with a net asset value of less than GBP 5 million; or
- a guarantor of an obligation of a micro-enterprise or small business.

In assessing whether your business meets these tests, any partner or linked enterprises are taken into account. If you are not an eligible complainant we will still investigate your complaint and respond to it under this Policy, but the FOS will not be able to consider it. We will tell you in our final response which position applies to you.

You can check whether the FOS may be able to help with your complaint by answering a few questions on its online complaint checker here.

6.3 Contact details

Financial Ombudsman Service	
Website	https://www.financial-ombudsman.org.uk/
Address	Exchange Tower, London, E14 9SR
Email	complaint.info@financial-ombudsman.org.uk
Telephone	0800 023 4567