



PAYPOINT PAYMENT SERVICES LIMITED

Complaints Policy for distribution to complainants

Version: 1.3

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1. Introduction

As an authorised Payment Institution (“PI”), PayPoint Payment Services Limited (“PPSL”) is required to make available details of our out-of-court complaint and redress procedures.

This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

2. Does this policy apply to you?

We will apply this policy if you are an eligible complainant or if we have any doubts as to whether you are an eligible complainant. An eligible complainant is defined as:

- a consumer (being a private individual);
- a business which employs fewer than 10 people and has a group annual turnover or balance sheet of no more than €2m;
- a charity which has an annual income of less than £6.5 million at the time that you refer the complaint to us;
- a trustee of a trust which has a net asset value of less than £5 million at the time that you refer the complaint to us;
- a small business at the time the complainant refers the complaint to us; or
- a guarantor.

However, it is important to note that if you are not an eligible complainant, and thus do not fall into the jurisdiction of the Financial Ombudsman Service (“FOS”), the FOS will not be able to deal with your complaint if you dispute the way we have handled your complaint. If you are not an eligible complainant you can still complain to us via the process set out below.

3. How can you make a complaint?

You can make a complaint by any reasonable means – for example, letter, email, or telephone.

Our contact details are set out below:

Compliance Department
PayPoint Payment Services Limited
1 The Boulevard
Shire Park
Welwyn Garden City
Hertfordshire
AL7 1EL

If you have raised a complaint with a person at PPSL but do not feel the matter has been attended to, please use the contact details above to escalate the matter.

4. What will we do once we have received your complaint?

Your complaint will be referred to our Compliance department as soon as possible. If the Compliance department is involved in the subject matter of the complaint, your complaint will be referred to another member of Senior Management.

We will promptly acknowledge your complaint in writing. In this acknowledgement we will provide the name and title of the person that is handling your complaint. We have given this individual the authority necessary to investigate and settle the complaint. We will also include a copy of this policy.

5. Investigating and resolving your complaint

We will investigate your complaint fairly, consistently and promptly, determine whether the complaint should be upheld, and (if appropriate) determine remedial action and / or redress. We will set out our conclusions in a final response to you.

If we decide that redress is appropriate we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer we will promptly provide the compensation to you.

6. Our timetable for responding to you

Once we have acknowledged your complaint we will keep you informed of our progress. We must provide you with a final response within 15 business days commencing the day after we received your complaint.

In exceptional circumstances, we may require longer to respond. If this is the case, we will send you a written response which:

- explains why we are not in a position to make a final response to you and when we might be expected to provide one;
- informs you whether you are now entitled to refer the complaint to the Financial Ombudsman Service (“FOS”); and if so
- encloses a copy of the FOS standard explanatory leaflet.

We will aim to keep you informed of developments during that period and will provide you with a final response within 35 business days from the day after we received your complaint.

7. Financial Ombudsman Service (“FOS”)

If you are an eligible complainant, you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS’s consumer leaflet which we will provide to you during the Complaints process.

Please remember that if you wish to refer a complaint to the FOS, you must do so within 6 months of receiving our final response.

8. Closing complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

9. Questions

If you have any questions about our complaints process, please contact us. The letter or e-mail accompanying this notice contain our current contact details or you can write to us at the address set out above.

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