

Complaints Process

Our promise to you – complaint handling information

When we receive your complaint we will deal with it promptly, effectively and in a positive manner.

1. We will acknowledge your complaint promptly.
2. We will investigate your complaint thoroughly and endeavour to bring you a swift conclusion within 48 hours.
3. In cases where your complaint is more complex, we may need a little more time and in those instances will endeavour to send you a final resolution letter within 5 working days. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final resolution.
4. Your complaint can be made by calling our customer service team on 01664 503151 whereby we can record this verbally for you, or by email to complaints@payment-assist.co.uk or by post addressed to the Complaints Department, Payment Assist, Pera Business Park, Nottingham Road, Melton Mowbray, Leicestershire, LE13 0PB.
5. Should we not be able to satisfy your complaint, you can have your case impartially reviewed again by Payment Assist's Complaints Adjudicator who is situated outside of the regular customer service teams. See below** for our Complaints Adjudicator Procedure.
6. In instances whereby the Adjudicator has sent a response, but you want to appeal, you may have the right to refer the complaint externally to the Financial Ombudsman, if the product being referred to is a regulated one.

The Financial Ombudsman Service.

Address: 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

**Complaints Adjudicator Procedure

“If you disagree with a decision that Payment Assist has made regarding a complaint related to one of our products, you can request an impartial review from Payment Assist’s Complaints Adjudicator.

The role of the Complaints Adjudicator sits outside of our regular customer service teams, and their main functions are to assess complaints that have been submitted to them for review, suggest improvements to our case handling based on these complaints, and ensure that we always act fairly and in accordance with our Complaint Handling Procedure.

Once you have received a final response from us regarding your complaint, you will be provided with the opportunity to request an impartial review of your case. Your request for a review should:

- be lodged as soon as reasonably possible after we tell you our final decision, no later than 6 weeks from receipt of your final response letter.
- describe the reasons why you believe we were wrong and include any relevant supporting information. It should be clear on what grounds you are contesting the decision.

Payment Assist Complaints Adjudicator will consider whether:

- the original case handler properly considered the issues you raised.
- their decision was the right one considering the evidence and information provided.
- they explained the reasons for their decision clearly and considered your response.

When the review is completed, you will receive an outcome. We aim to complete most reviews within 7 working days. In some circumstances it may take longer e.g., if the Complaints Adjudicator deems it necessary to request further information.

If the Complaints Adjudicator decides we have handled your complaint incorrectly, or that you have been treated unfairly, they will suggest action(s) Payment Assist can take to put things right. “