

# Lumon FX Europe Limited Complaints Procedure

## COMPLAINTS PROCEDURE

Providing great service is at the heart of everything we do, and we always welcome feedback so we can continue improving our offering to you.

We understand that there may be occasions when we fall below the high standards we aim for, and in the interest of resolving these issues we've provided the following steps to make it as simple as possible for you to get in touch and help us resolve your query.

## HOW TO MAKE A COMPLAINT

If you wish to make a complaint, get in touch with your Account Manager or send an email to [complaints@lumonpay.com](mailto:complaints@lumonpay.com). You can also send a letter to **Lumon FX Europe Limited, 2 Dublin Landings, North Wall Quay, North Dock, Dublin 1, DO1 V4A3**.

## WHEN CAN I EXPECT A RESPONSE?

We will try to resolve your complaint within 3 working days. If we have been able to do so, we will send you a summary of the resolution.

If we can't resolve your complaint within 3 working days, we will acknowledge your complaint. We will aim to resolve your complaint and issue our final response within 15 working days of receiving your complaint. In exceptional circumstances it can take a maximum of 35 working days to issue our final response (we will keep you updated if this is the case).

## HOW WILL YOU RESOLVE MY COMPLAINT?

We will conduct an investigation into your complaint, considering all of the facts. The person handling your complaint will be an experienced member of staff and where appropriate, won't be someone directly involved in the matter your complaint relates to.

## WHAT DO I DO IF I'M NOT SATISFIED WITH THE RESPONSE?

If you aren't satisfied with our final response, or more than 15 business days have passed since you first raised your complaint, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.

This service is free of charge. If you do not refer your complaint in time the Financial Services and Pensions Ombudsman may not have our permission to consider your complaint and may be only be able to do so in exceptional circumstances.

Please also consider that the Financial Services and Pensions Ombudsman only handles complaints raised by private individuals, micro-enterprises, small businesses and trusts or charities below a certain size.

### Address:

Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2,  
DO2 VH29  
Ireland

Telephone: +353 1 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)