

Complaints Procedure – UK & non-EEA Customers

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. You can also send a letter to **Lumon, 20 Farringdon Road, London EC1M 3HE**

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 Ombudsman Service.

This service is free of charge however you must contact them within six months of the date of our response to your complaint. If you do not refer your complaint in time the Financial Ombudsman Service 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 Ombudsman Service only handles complaints raised by private individuals, microenterprises, small businesses and trusts or charities below a certain size.

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567