

Customer Facing Complaints Handling Policy

How to complain and how ClearAccept will respond:

1. Introduction

ClearAccept Limited ("ClearAccept") is a regulated business, governed in the UK by the Financial Conduct Authority (the FCA). We are authorised by them to operate as a Payments Institution. This is needed as we are collecting payments on your behalf.

As an FCA regulated business we are required to treat customers fairly, and to have in place clear and effective procedures for promptly and objectively responding to, and handling, any complaints you may have about our regulated payments services.

2. Your software platform

ClearAccept provides payment services which are integrated into business software platforms. You will be accepting payments in your preferred software platform. Your provider is always your primary point of contact for help with any common queries.

3. How to contact us

However, if you have questions specifically about how your payments are handled, you should contact our support team at support@clearaccept.com or by calling us on 0207 186 2 186. We're happy to help with queries on your account, specific transactions and will support you with advice on how to use the service.

If you're unhappy with any aspect of our payment services or believe we're not acting according to our permissions from the Financial Conduct Authority (the FCA) you should contact us immediately via email to support@clearaccept.com or by letter to:

Customer Complaints
ClearAccept Ltd
107 Cheapside
London
EC2V 6DN

You should include a summary of the nature of your complaint, and how you would like us to resolve it. Please provide your preferred contact details, including your email and a postal address for us to send a formal response. Unless specifically requested, we will always respond by email in the first instance.

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4. How we'll handle your complaint

In the rare event that they occur, ClearAccept will take any complaint very seriously. Upon receipt of any such correspondence we will assign a senior manager to review the nature of the complaint. We follow clear FCA guidance for handling such issues:

- We will investigate your issue competently, diligently and impartially
- We will look at all relevant information and data relating to the issue
- We may contact you for additional information where necessary

Once we review your complaint, taking account of our commitment as a regulated business to treat customers fairly and consistently, we will promptly decide whether the complaint is valid and what remedial action or redress (or both) is appropriate.

We'll send you a formal response in writing which will contain our findings and any recommendations. In the event that we propose redress as an appropriate form of compensation, you will have the opportunity to accept our offer in writing yourself.

5. How quickly can you expect our response

We value our customers and it is our intention to operate transparently and fairly in all circumstances. Upon receiving your complaint, we aim to send you an immediate acknowledgement from our senior team comprising the following initial information:

- Identify the ClearAccept personnel who will handle the complaint
- Include a copy of this customer-facing complaints handling policy
- Explain our timeline to resolve the complaint and offer a response

In most cases we will respond in full to your complaint within 15 business days from receipt of your initial correspondence. In doing this, we'll make every possible effort to address all the points you have raised, and we'll provide in our written response:

- A summary of key details in the complaint you raised
- An explanation of what we have done to investigate it
- If applicable an explanation of how we will remedy it

In the rare event that it isn't possible for us to provide a full response in 15 business days due to exceptional reasons outside of our control, we will send you an interim response explaining the reasons for the delay and providing a revised timeframe.

In these extreme circumstances we will respond in a maximum of 35 business days.

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6. Other regulated providers

Occasionally it may be necessary for us to forward your complaint to another firm, if we believe they are solely or jointly responsible for the issues arising with regulated payments services. For example it may be a bank or third party handling your funds.

In such cases we will promptly refer the complaint details to that provider and they'll be responsible for responding to you in accordance with FCA rules and timescales.

7. The Financial Ombudsman Service

Some complaints are eligible for arbitration from the Financial Ombudsman Service. This scheme is independent of the FCA and provides an informal, impartial dispute resolution in the event that you are not satisfied with our findings and resolution.

In our full response to you, we'll let you know if you're eligible to refer your case to the Financial Ombudsman should you not be satisfied with ClearAccept's handling of your complaint. We'll provide you with documentation as guidance on this scheme.

8. When is your problem solved

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

- Once we have sent a final response to your complaint;
- Where you have indicated in writing your acceptance of an earlier response that we have sent to you; or
- For complaints referred to the Financial Ombudsman Service, when the Ombudsman has informed us in writing that the complaint is closed.

We will endeavour to follow up with you periodically following the resolution to your complaint to ensure that our services to you are maintaining our high standards.

9. Compliant data and confidentiality

To ensure continuous improvements in our provision of services and our handling of complaints, we will keep a record of every complaint that we receive and how each was closed. We will do this in accordance with the Data Protection Act and GDPR.

The FCA requires us to hold your complaint data for 3 years, and to provide annual reporting of complaints we receive. Your information will be handled sensitively, telling only those who investigate your complaint, and removing personal data where not required.