

Paysafe Complaints Policy

Satisfied customers is our goal.

This policy was last updated on 13/02/2018

This policy relates to the electronic money issuer and transfer service and identity verification service provided by Paysafe Financial Services Limited (the 'NETELLER Service').

1. Our commitment to you

Paysafe Financial Services Limited ("Paysafe") strives to provide fast, efficient and friendly service to all of its customers. We believe that we are here to provide you with superior service and we aim to ensure that our customers are completely satisfied at all times.

If at any time we do not measure up to these standards or we have given you cause for dissatisfaction, please tell us about your experience. We can assure you that we will listen and do our best to resolve any issue or misunderstanding promptly, fairly and effectively.

2. How to resolve an issue

If possible, immediately raise any issue or complaint with a member of our staff. Explain the nature of your problem. They will do their best to help you or may refer your issue to an appropriate Supervisor who will attempt to resolve your issue immediately. If this is not possible, they will document the complete details of your complaint and arrange for you to be contacted by an appropriate Manager.

3. How to initiate a formal complaint

We have found that the procedure described above enables us to resolve problems quickly and satisfactorily. However, to resolve issues that are more complex in nature, we operate a formal complaints procedure.

If you have followed the procedure described in Section 2 and you are not satisfied with the outcome, then you may write a letter or email and address it to the Complaints Team. In your letter or email, please also request that your complaint be put through Paysafe's formal complaint process.

4. How the formal complaint process works

Once the formal complaint process is initiated, the following events take place:

If after 35 days your complaint is still unresolved, you will be entitled to refer your complaint, subject to eligibility, to the Financial Ombudsman Service (contact details below).

1. We will write to you either by letter or by email and will:
 1. Acknowledge your complaint and the details of how we understand it
 2. Confirm that our formal complaints process has been initiated and provide you with a reference number for your complaint
 3. Provide the name of the staff member who is handling your complaint
 4. Enclose a copy of this notice to ensure that you are aware of our complaint process
2. If it is possible for us to provide a final response within the initial acknowledgement letter or email, we will do so. If not, the letter or email will either:
 1. Request that you provide further information regarding your issue, or
 2. Explain the reason for the delay, and
 3. Provide an estimate of the period we require to make a final decision

3. We aim to resolve all complaints within fifteen (15) business days. If we are unable to do so, we will contact you again:
 1. To keep you informed of our progress and indicate when we will issue the final response; and
 2. Provide details of how you may refer your complaint to the Financial Ombudsman Service.
4. At any stage, we may issue a final response letter which will either:
 1. Accept the complaint and, if appropriate, offer redress,
 2. Offer redress without accepting the complaint, or
 3. Reject the complaint and give reasons for doing so.Additionally the letter will state that it is our final decision and ask you to reply indicating whether you accept or reject our decision.

5. Financial Ombudsman Service

If, at the conclusion of the complaints process, you are unhappy with the outcome then you may request a review of your complaint from the UK's Financial Ombudsman Service. We will provide you with their leaflet.

You may contact the Financial Ombudsman Service by:

- (a) post providing details about your complaint to the Financial Ombudsman Services, Exchange Tower, London E14 9SR;
- (b) telephone on 0800 023 4 567; or
- (c) following this [link](#), where you can submit your complaint via the online form of the Financial Ombudsman Service.

6. Hiring your own Solicitor or a third-party complaints handling firm

We have made our complaints handling procedure open, clear and easy to follow and even if it should not be necessary for you to seek professional help, it is your right that you appoint a Solicitor or a third-party complaints handling firm to assist you in resolving your dispute. If you choose to employ a Solicitor, complaints handling firm, Financial Adviser or other as your representative, this does not affect the way we review your complaint. However, please be aware that:

1. We do not charge you to investigate your complaint in accordance with the stages described in this document;
2. We will not be liable for any costs incurred if you decide to employ a Solicitor or a third-party complaints handling firm or individual;
3. In the instances where a complaint is upheld, and redress is due, we will only make payment to the respective account holder even if they have been represented by a third party.

We sincerely hope that you will never have cause for complaining about any aspect of your dealings with Paysafe. However, if you wish to make a complaint then please make sure that you provide as much detail as possible and [contact us](#) directly via any of the communication channels available.