



How to complain and how MoneyThing will respond

The affairs, business and property of MoneyThing Capital Limited and MoneyThing (Security Trustee) Limited (both in Administration) are managed by the Joint Administrators, who act as agents of the Companies and without personal liability.

Tom Straw and Milan Vuceljic are licensed to act as insolvency Practitioners in the UK by the Institute of Chartered Accountants in England & Wales.

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1. Introduction

The affairs, business and property of MoneyThing Capital Limited (in Administration) (“MoneyThing” and “the Company”) is managed by the Joint Administrators, who act as agents of the Company and without personal liability. Tom Straw and Milan Vuceljic are licensed to act as Insolvency Practitioners in the UK by the Institute of Chartered Accountants in England & Wales.

Moneything Capital Limited is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom to operate an electronic platform in relation to lending. MoneyThing are required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints in relation to this service.

This document sets out the complaints handling procedures that MoneyThing will follow in the event that you make a complaint.

2. Does this policy apply to you?

It is important to note that MoneyThing will treat all complainants equally. The services MoneyThing provide are available to persons who are consumers as well as to other entities such as businesses. MoneyThing has elected to treat all customers as eligible complainants and will apply the FCA rules to the handling of such complaints. The definition of a consumer for regulatory purposes refers to any natural person acting outside of his trade, business or profession.

If an eligible complainant is not satisfied with the way that MoneyThing has handled their complaint the matter can be referred to the Joint Administrators.

3. How can you make a complaint?

You can make a complaint by any reasonable means – for example, letter, email, telephone or in person. It is free of charge to complain.

To make a complaint, please contact:

Name: MoneyThing Customer Services
Address: 20 Old Bailey, London EC4M 7AN
Email Address: support@moneything.com
Phone number: 08000 663344

4. What will MoneyThing do once MoneyThing have received your complaint?

Your complaint will be referred to a member of MoneyThing’s senior consultant team as soon as possible. In the event that they are involved in the subject matter of the complaint, your complaint will be referred to another member of MoneyThing’s senior consultant team.

MoneyThing will promptly acknowledge your complaint in writing. In this acknowledgement, MoneyThing will provide the name and title of the person that is handling your complaint. MoneyThing will give this individual the authority necessary to investigate and settle the complaint. MoneyThing will also include a copy of this policy at this time.

5. Investigating and resolving your complaint

MoneyThing will investigate your complaint competently, diligently and impartially with a view to deciding whether the complaint should be upheld and whether any remedial action and / or redress may be appropriate. MoneyThing will set out its conclusions in a final response to you.

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If MoneyThing decide that redress is appropriate, MoneyThing will aim to provide you with a fair compensation offer. Your compensation will rank as an unsecured creditor claim in the Administration and MoneyThing will provide you with the necessary information in support of your unsecured creditor claim in the Administration to provide to the Joint Administrators.

6. Our timetable for responding to you

Once MoneyThing have acknowledged your complaint MoneyThing will keep you informed of it's progress. Within eight weeks of receiving your complaint, MoneyThing will send you either a final response or a written response that explains why MoneyThing are not in a position to make a final response to you and when MoneyThing expect to provide one.

Our response will also:

- inform you that, if you remain dissatisfied, you may refer the complaint to the Joint Administrators of MoneyThing; and
- enclose their contact details.

7. Financial Ombudsman Service (“FOS”)

Usually, eligible complainants are able to refer their complaints to the FOS , however since MoneyThing is in administration, the FOS is no longer able to look into complaints against MoneyThing. Instead, if you are not happy with the final response provided to you by MoneyThing, you will be able to escalate your complaint to the Joint Administrators at Moorfields. The Joint Administrators will review the complaint and MoneyThing's response to you and make a final decision on whether or not to uphold your complaint. If the Joint Administrators determine that redress is appropriate they will invite you to submit an unsecured creditor claim in the Administration.

8. Closing complaints

MoneyThing will regard your complaint as closed in the following circumstances:

- once MoneyThing have sent you a final response;
- where you have told MoneyThing in writing that you accept an earlier response that MoneyThing have sent to you; or
- if you refer your complaint to the Joint Administrators, when the Administrators inform MoneyThing that the complaint has been closed.

9. Questions

If you have any questions about MoneyThing's complaints process, please contact MoneyThing at support@moneything.com.

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