

## Complaints Policy

### 1. Introduction

Moneything is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom to operate an electronic platform in relation to lending. We 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 we will follow in the event that you make a complaint.

### 2. Does this policy apply to you?

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

It is important to note that we will treat all complainants equally, however only eligible complainants will be able to refer complaints to the Financial Ombudsman Service (FOS) if you are not satisfied with the way that we have handled your complaint.

### 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: 39 Church Crescent, Whetstone, London, N20 OJR  
Email Address: support@moneything.com  
Phone number: 08000 663344

### 4. What will we do once we have received your complaint?

Your complaint will be referred to a member of our senior management 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 our senior management team.

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

### 5. Investigating and resolving your complaint

We 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. We will set out our conclusions in a final response to you.

If we decide that redress is appropriate we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide the compensation to you.

## **6. Our timetable for responding to you**

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

Our response will also:

- inform you that, if you remain dissatisfied, you may refer the complaint to the FOS; and
- enclose a copy of, or an electronic link to, the FOS standard explanatory leaflet.

## **7. Financial Ombudsman Service**

If you are an eligible complainant, you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS's leaflet "Your Complaint and the Ombudsman" which we will provide to you as part of the Complaints process. Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of the date of our final response.

## **8. Closing complaints**

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

- once we have sent you a final response;
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to the FOS, when the FOS informs us that the complaint has been closed.

## **9. Questions**

If you have any questions about our complaints process, please contact us at [support@moneything.com](mailto:support@moneything.com).