

Emma Technologies LTD.

Complaints Handling Policy

policies@emma-app.com

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1 Introduction

Emma Technologies Ltd (the “Firm”) is a company registered in England and Wales (company number 10578464).

Providing a high standard of customer service is a priority for us. We welcome all feedback on our services at all times. If you are dissatisfied with the services we provide, please allow us a chance to remedy this.

We accept, investigate, and review all complaints received. We have implemented effective, fair, and transparent procedures for the handling of customer complaints. These procedures are in line with the rules and guidelines set by the Financial Conduct Authority.

Should you have any concerns or issues, in respect of any of the services offered by us, your first action should be to submit a complaint to the Firm by sending an email to complaints@emma-app.com.

The complaints handling procedure below sets out the process for the submission of complaints by customers and our policy for handling such complaints.

If you are not satisfied with our final response to your complaint, or we do not provide you with a final response within the required timeframes (detailed below), you may be eligible to make a complaint to the Financial Ombudsman Service (see section 5).

2 What is a complaint?

The Firm defines a complaint as being:

1) any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which:

a. alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and

b. relates to an activity of Emma, or of any other company with whom Emma has some connection in marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service.

3 How do you make a complaint

Complaints should be submitted via email to complaints@emma-app.com

To ensure the Firm can respond as quickly as possible, please include the following information in your email:

- 1) The date on which the issue arose;
- 2) The affected transaction numbers, if applicable; and
- 3) A clear description of the issue.

If needed, we may contact you directly to obtain further clarifications and/or information regarding the complaint.

4 Procedure for handling complaints

Investigation

Once we have received and reviewed your complaint, we shall acknowledge receipt within 24 hours of receiving the complaint. Where necessary, we shall investigate the complaint.

When handling a complaint, we shall communicate with you clearly, in plain language that is easy to understand and shall reply to you without undue delay, as well as keeping you properly informed in regards to any updates with the complaint. If your complaint relates to a number of our services we may choose to deal with it in parts, if we do so, we will let you know.

Once a complaint has been received we will strive to:

- (1) investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- (2) assess fairly, consistently and promptly:
 - (a) the subject matter of the complaint;
 - (b) whether the complaint should be upheld;
 - (c) what remedial action or redress (or both) may be appropriate; and
 - (d) if appropriate, whether it has reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint; and
- (3) comply promptly with any offer of remedial action or redress accepted by the complainant.

The Firm will endeavour to resolve the complaint as soon as possible, however, please note that Regulations provide the Firm with up to eight weeks to deal with a complaint in regards to investment services, consumer credit & credit information services, and up to 15 days for a complaint that relates to e-money or payment services, and up to 35 days for exceptional circumstances regarding complaints related to e-money or payment services.

Time Frames - Investment Services, Credit Broking and Credit Information Services

The Firm shall, by the end of eight weeks after its receipt of the complaint, send you:

- 1) A 'final response', being a written response from the Firm which:
 - a. accepts the complaint and, where appropriate, offers redress or remedial action; or
 - b. offers redress or remedial action without accepting the complaint; or
 - c. rejects the complaint and gives reasons for doing so; and which:
 - i. encloses a copy of the Financial Ombudsman Service's standard explanatory leaflet;
 - ii. provides the website address of the Financial Ombudsman Service;
 - iii. informs the complainant that if s/he remains dissatisfied with the Firm's response, s/he may now refer her/his complaint to the Financial Ombudsman Service and must do so within six months; and
 - iv. indicates whether the Firm consents to waive the relevant time limits, if it becomes apparent that the complaint has been made or is referred outside those time limits

- 2) or a written response which:
 - a. explains why the Firm is not in a position to make a final response and indicates when it expects to be able to provide one;
 - b. informs the complainant that s/he may now refer the complaint to the Financial Ombudsman Service;
 - c. indicates whether or not the Firm consents to waive the relevant time limits, if it becomes apparent that the complaint has been made or is referred outside those time limits;
 - d. encloses a copy of the Financial Ombudsman Service standard explanatory leaflet; and
 - e. provides the website address of the Financial Ombudsman Service.

The relevant time limits mentioned above are 6 years since the event occurred or, if longer, three years since you became aware (or ought to have become aware) that you had cause to complain. If we agree to waive these time limits, we cannot withdraw our consent later on.

Time Frames - E-money and Payment Services

The Firm shall, by the end of 15 business days of receiving your complaint, send you a final response or, in exceptional circumstances which are beyond our control, provide you with an update outlining any delay and allowing up to 35 business days from receipt of your complaint to provide the final response.

A complaint will generally be seen to have been finalised when we provide a written response to you, which:

- a. accepts the complaint and, where appropriate, offers redress or remedial action; or
- b. offers redress or remedial action without accepting the complaint; or
- c. rejects the complaint and gives reasons for doing so; and which:
 - i. encloses a copy of the Financial Ombudsman Service's standard explanatory leaflet;
 - ii. provides the website address of the Financial Ombudsman Service;
 - iii. informs the complainant that if s/he remains dissatisfied with the Firm's response, s/he may now refer her/his complaint to the Financial Ombudsman Service and must do so within six months; and
 - iv. indicates whether the Firm consents to waive the relevant time limits, if it becomes apparent that the complaint has been made or is referred outside those time limits

If this is not possible we will send you a written response which:

- a. explains why the Firm is not in a position to make a final response and indicates when it expects to be able to provide one;
- b. informs the complainant that s/he may now refer the complaint to the Financial Ombudsman Service;
- c. indicates whether or not the Firm consents to waive the relevant time limits, if it becomes apparent that the complaint has been made or is referred outside those time limits;
- d. encloses a copy of the Financial Ombudsman Service standard explanatory leaflet; and
- e. provides the website address of the Financial Ombudsman Service.

The relevant time limits mentioned above are 6 years since the event occurred or, if longer, three years since you became aware (or ought to have become aware) that you had cause to complain. If we agree to waive these time limits, we cannot withdraw our consent later on.

Shared responsibility

When a complaint is found to not be the responsibility of Emma, we will refer it to the relevant firm within five working days. We will inform the client that we are not responsible for the complaint in a final response letter and provide the other firm's contact information.

If the complaint is the shared responsibility of our company and another firm, we will acknowledge the complaint and inform the client that we have forwarded it to the relevant party. Emma will also investigate its portion of the complaint as per our procedure.

For complaints referred to us from another firm, we will handle these following our standard process and provide an acknowledgement letter to the complainant, with a copy sent to the referring firm. The investigation and resolution will continue as normal using the date of receipt from the firm as the date of receipt of the complaint.

5 The Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services. The FOS looks to resolve disputes impartially and fairly with its decisions being binding.

The FOS is a free service and complaints can be made at no cost to the complainant. The FOS will likely not consider a complaint until Emma has had a chance to address the complaint. Consequently, we recommend that you do not raise any complaint with the FOS until we have issued you with a final response, or until the relevant time frames have passed since you made the complaint (whichever is sooner). These time frames are 15 days in the case of e-money and payment services involving non-exceptional circumstances, 35 days in the case of e-money and payments services involving exceptional circumstances, and eight weeks in the case of all other financial services that we provide.

The FOS is available for you to use if you are unsatisfied with the final response which we give you. You can access their explanatory leaflet [here](#).

Please note that ([in normal circumstances](#)) you must complain to the FOS within 6 calendar months from the date on our final response in order for your complaint to be eligible for consideration by them. You can also complain to them if we have not sent you a final response within the time frames specified above.

FOS contact details:

Phone number: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: <https://www.financial-ombudsman.org.uk>