

# Emma Technologies Ltd Complaints Policy

## **Introduction**

Emma Technologies Ltd (the “Firm”) is a company registered in England and Wales (company number 10578464). The Firm is an appointed representative of RiskSave Technologies Ltd which is authorised and regulated by the Financial Conduct Authority (FRN: 775330).

Providing a high standard of customer service is a priority to 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 concern or issue, 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](mailto: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.

## **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 that respondent, or of any other respondent with whom that respondent 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.

- 2) 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 alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

### **How do you make a complaint?**

Complaints should be submitted via email to [complaints@emma-app.com](mailto: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 in order to obtain further clarifications and/or information regarding the complaint.

### **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.

The Firm will endeavour to resolve the complaint as soon as is possible, however please note that Regulations provide the Firm with up to eight weeks to deal with a complaint, for a complaint that to investment services, and up to 15 days for a complaint that relates to e-money services.

#### ***Time Frames – Investment 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
    - 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.

***Time Frames – E-money Services***

1. The Firm shall, by the end of 15 business days 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:

1. accepts the complaint, and, where appropriate, offers redress; or
2. offers redress without accepting the complaint; or
3. rejects the complaint and gives reasons for doing so;

and which informs you that, if you remain dissatisfied with the Firm's response, you may now refer your complaint to the Financial Ombudsman Service and must do so within six months.

### **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 the Firm has had a chance to address the complaint. Consequently, we recommend that you do not raise any complaint with the FOS until the Firm has issued you with a final response, or eight weeks has passed since you made the complaint (whichever is sooner).

### **FOS contact details:**

Phone number: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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