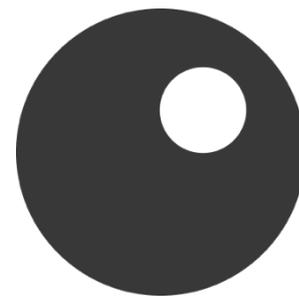


Orca App Ltd

Public Complaints Policy



Version 1.0
Last updated 09 September 2020

INTRODUCTION

Orca App Limited (“the Firm”) is a company registered in England and Wales (company number 12376651). Orca App Ltd 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 high priority to the Firm. The Firm welcomes all feedback on its services at all times. If you have become dissatisfied with the services of the Firm, please allow the Firm a chance to remedy this. The Firm accepts, investigates and reviews all complaints made to it.

The Firm has 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 the Firm, your first action should be to submit a complaint by contacting our helpdesk through the Orca app.

The complaints handling procedure below sets out the process for the submission of complaints by customers and the Firms 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 may be submitted in writing to the customer support team. This can be done by sending a message to the helpdesk in the Orca App.

To ensure the Firm can respond as quickly as possible please include the following in your complaint communication:

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

Should the Firm's customer support team find it necessary, they may contact you directly in order to obtain further clarifications and/or information regarding the complaint.

Please ensure that all communication to the customer support team does not include offensive language directed to either the Firm or any Firm employee.

PROCEDURE FOR HANDLING COMPLAINTS

Investigation

Once a member of staff has received your complaint, they shall acknowledge that they have received it and, where necessary, they shall investigate the complaint. When handling a complaint, the Firm 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.

Time Frames

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. the website address of the Financial Ombudsman Service;
 - iii. informs the complainant that if he remains dissatisfied with The Firm's response, he may now refer his complaint to the Financial Ombudsman Service; and

- iv. The Firm indicates whether or not it consents to waive the relevant 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 he/she 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.

A complaint will generally be seen to have been finalised when a written response from the Firm is provided 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

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