

PRZELEWY365.COM COMPLAINTS HANDLING PROCEDURE

What is the complaints handling procedure?

TONIO takes complaints seriously, as it's an important way to improve our money transfer system. Our Complaints Handling Procedure is the process for addressing issues that arise when customers feel their expectations of money transfers aren't met. It sets out a way of dealing with complaints in a professional, consistent and reliable way.

Our Company is proud to conduct its business in accordance with the procedures introduced by FCA [Financial Conduct Authority] and FOS [Financial Ombudsman Service].

We assume our responsibility to examine any complaint within max 15 days from the day of the receipt of the complaint.

If, for any reason, we will not be able to do so we will put the reasons for not meeting the time limit in writing and we will offer the customer an alternative date.

If we will still be unable to resolve the problem within the new time limit or if the customer will not be happy with its outcome or if the customer will not accept the new date, then the Customer will be entitled to lodge a complaint to FCA or FOS.

Who does the complaint handling procedure apply to?

To all customers using TONIO money transfer services.

How do I complain?

Complaints can be lodged via the following channels:

Phone Call on 0207 40 50 602
Monday to Friday: 8:00 am to 8:00 pm
Saturday's: 8:00 am to 6:00 pm

Online Feedback Form: www.tonio.co.uk

Post to: TONIO, 85 Hatton Garden, LONDON EC1N 8JR
Fax to: 0207 24 22 009

How is a complaint recorded?

Every complaint through TONIO is logged and given a unique reference number, which makes it easy to keep track of. Customers making complaints must be prepared to give their name and contact details for the complaint to be investigated. They will also be given the option of having someone respond to them directly or not. Where the customer has requested a response, they will be informed of the complaint reference number as well as how long they should expect to wait for a response.

What happens after a complaint is received?

When a complaint is logged it is forwarded to and dealt with by the appropriate section within TONIO.

Complaints where the customer has requested a response will be responded to within maximum 15 working days of receiving the complaint.

If TONIO feels it will be unable to respond within 15 working days, they will contact the customer to advise when they can expect an answer.

In the case of complaints concerning emergency situations, the relevant TONIO section will be notified immediately.

All reasonable efforts will be made to resolve complaints as quickly as possible.

What is expected of me when making a complaint?

It is important when making a complaint:

- To provide your name and contact details. Anonymous complaints will not be investigated but will be recorded and referred to the appropriate section for information and noting only.
- To provide all relevant information to enable the complaint to be investigated. A lack of detail may limit our ability to investigate your complaint.
- To note the complaint reference number, so that you can quote this number when making any follow up contact regarding your complaint.
- To treat staff members of TONIO with courtesy and respect. Abusive language, discriminatory remarks and threatening behaviour will not be tolerated.

What happens if you are not satisfied with the response?

It is possible, at the conclusion of the complaint process that you will not receive the outcome you were seeking. This does not necessarily mean that your complaint was not appropriately handled. You should be provided with reasons for decisions made at each step along the process.

If, at the end of the process, you have been provided with an opportunity to be heard, have been treated fairly, and have been given reasons why your complaint can go no further, no further correspondence will be entered into about that specific complaint.

Customers who are not satisfied with the outcome of a complaint or if we have not finished investigating your complaint after 15 weeks, you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.