



## 1. HOW TO MAKE A COMPLAINT

If you wish to raise a complaint, you can make the complaint directly to our Customer Support team:

**By email:** [support@tallymoney.com](mailto:support@tallymoney.com)

**Leave a voice mail message on Telephone:** 0203 858 0373

**By Post:** TallyMoney UK Ltd, attn Customer Support Team ( Complaints Team), 22 NW Works, 135 Salusbury Road, Queens Park, London NW6 6RJ.

As we make complaints resolution our highest priority, it would assist us if you could include the following information when you contact us:

- Your name, address and Tally ID number,
- Details regarding your concern or complaint,
- What you would like us to do to put it right and;
- Any relevant documents to support your complaint.

## 2. WHAT HAPPENS NEXT

Your complaint will be logged in our system and a designated TallyMoney team member will be allocated to handling your matter. We would like to assure you that the team member handling your complaint will be an experienced member of staff and, where appropriate, someone who was not directly involved in the matter about which you are raising a complaint. They will have the authority to settle your complaint or will have access to someone who has such authority.

## 3. STEPS TOWARDS RESOLVING YOUR COMPLAINT

**Step 1 –** We aim to resolve your complaints within 3 working days following the receipt of your complaint. If an agreed resolution has been reached we will confirm details to you in writing. We will aim to resolve our complaint within 3 working days.

**Step 2 -** The designated team member will acknowledge receipt of your complaint as soon as possible.

**Step 3 –** We will carry out a thorough investigation into your complaint and you should get a response and an explanation.

**Step 4** – If you are not happy with our response, you are invited to provide your comments particularly if we have omitted something that you consider of relevance to the matter.

**Step 5** – TallyMoney Limited will provide you with a final response to the initial complaint, confirming our position on your complaint and setting out our conclusions.

**Step 6** – If you are not happy with our final resolution you can refer your complaint to the Financial Ombudsman Service. We aim to resolve your complaint and issue our final conclusions within 15 business days of receiving your complaint.

However, in exceptional circumstances, if we cannot give you a final response within that time period, we will contact you to let you know why not and to confirm when you can expect to receive a substantive response from us. In any event, we will send you a final response within 35 business days of receiving your complaint.

## **4. WHAT HAPPENS IF YOU ARE NOT SATISFIED WITH OUR RESPONSE**

If you remain dissatisfied with our final response, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). Although this service is free of charge, there are a number of conditions you should be aware of:

1. You must contact them within 6 months of the date of our final response. If you do not, the FOS will not have our permission to consider your complaint and will only be able to do so in exceptional circumstances.

2. The FOS only handles complaints raised by eligible complainants namely:

- consumers;
- micro-enterprises (businesses employing fewer than 10 persons whose annual turnover and/or annual balance sheet does not exceed EUR 2 million);
- charities (whose annual income is less than £6.5 million);
- a small business at the time you refer the complaint to TallyMoney (annual turnover less than £6.5m; and (i) employs fewer than 50 employees, or (ii) has a balance sheet total of less than £5m;
- guarantors (individuals who are not consumers and have given a guarantee or security in respect of an obligation or liability of a person who was a micro-enterprise or small business as at the date that the guarantee or security was given).

3. The FOS will only consider complaints about regulated products and services.

To contact the Financial Ombudsman Service, a complainant is advised to write or telephone or email their situation to:

Financial Ombudsman Service  
Exchange Tower  
London

E14 9SR

**Telephone No:** 0800 023 4567 or 0300 123 9123 from a mobile

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

**Website:** [Financial Ombudsman Service](#)

## **5. COMPLAINT RECORDS**

Our regulator, the FCA, obliges us to keep a record of each complaint received and the measures taken for its resolution. We retain these records for a minimum of 3 years from the date the complaint was received.