



# A Guide to Making a Complaint

## 1. INTRODUCTION

TallyMoney Limited is registered with Companies House in the UK under Company Number 07089561. TallyMoney's registered office is 22 NW Works, 135 Salusbury Road, Queens Park, London NW6 6RJ.

TallyMoney Ltd ("TML") is listed with the Financial Conduct Authority ("FCA") as an E-Money Directive ("EMD") Agent (FCA Ref No. 902059) under E-Money Institution ("EMI"), PayrNet Limited ("PayrNet"). PayrNet is authorised and regulated by the Financial Conduct Authority to conduct electronic money and payment services activities under the Electronic Money Regulation 2011 (FCA Ref No. 900594).

This Policy outlines how we handle any complaints that we receive and complies with our regulatory requirements.

## 2. HOW TO MAKE A COMPLAINT

If you wish to raise a complaint, please contact our client services team using one of the following methods:

Telephone: 0203 858 0373 Email: [support@tallymoney.com](mailto:support@tallymoney.com)

Post: TallyMoney Limited, FAO: Client Services, 22 NW Works, 135 Salusbury Road, Queens Park, London NW6 6RJ.

To enable us to deal with your complaint as quickly and efficiently as possible, please include the following information when you contact us:

- Your name, address and Tally ID
- Details regarding your concern or complaint
- The resolution you are hoping for

- Any relevant documents to support your complaint

### 3. WHAT HAPPENS NEXT

Your complaint will be logged in our system so that a TallyMoney team member can be assigned to the case.

Please rest assured 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.

### 4. STEPS TOWARDS RESOLVING YOUR COMPLAINT

We aim to resolve your complaint within 3 working days of receipt. If an agreed resolution has been reached, we will confirm the details with you in writing. If our support team cannot resolve your complaint within 3 days, we will refer it to our compliance team for further investigation and resolution.

**Step 1** - The team member assigned to your complaint will acknowledge receipt, either by post or by email, within 5 business days.

**Step 2** – We will carry out a thorough investigation into your complaint and, at its conclusion, provide you with a detailed explanation of our findings and, where appropriate, suggested next steps.

**Step 3** – If you are unhappy with our response, you're welcome to provide any additional information you deem relevant.

**Step 4** – If we receive a reply from you, we will provide a final response to the initial complaint, confirming our position on your complaint and setting out our conclusions.

**Step 5** – If you are not satisfied with our final resolution, you can refer your complaint to the Financial Ombudsman Service.

### 5. INTERNAL RELATED DOCUMENTS

We aim to resolve your complaint and issue our final conclusion within **15 business days** of receiving your initial complaint. If we cannot give you a final response within that time frame, we will contact you to let you know the reason why and to advise when you can expect to receive a substantive response from us.

The maximum waiting time for a resolution email to a complaint raised is **35 business days**.

## 6. 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, please note:

1. You must contact the FOS 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 unless the circumstances are deemed exceptional.

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

## 7. 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.