

RPay UK Complaints Process Summary

Making a complaint

We endeavour to provide you with excellent customer service however we acknowledge that, at times, we may fail to meet your expectations. Should you be dissatisfied with the provision or our failure to provide our financial services to you, you can make a complaint through any of the below channels:

- In-app: contact RPay UK via the chat feature
- Email: rpay-gb-complaints@rippling.com
- Post: Rippling Payments UK Limited, x+why, The Fulwood, 4 Fulwood Place, London WC1V 6HG

What to expect from us?

We try to resolve complaints as soon as possible. Should we resolve your complaint by the close of the third business day following the day on which we receive your complaint, we will issue you with a written communication called a summary resolution communication acknowledging that you made a complaint and setting out that the complaint has been resolved and making you aware of your right to refer the complaint to the Financial Ombudsman Service should you be dissatisfied with the resolution.

Should we consider that we are not able to resolve the complaint by the close of the third business day, we will issue you with a written complaint acknowledgement within five working days. Thereafter, we will investigate your complaint in order to reach a fair resolution. Please note that investigating your complaint may require us to contact you in order to obtain further information about your complaint and the allegations raised. We endeavour to issue you with a written final response within eight weeks.

What options do you have should you be dissatisfied with our final response?

Should you be dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service ('FOS'). The FOS is an independent body established to settle disputes between UK-based financial companies and consumers. You are able to refer your complaint to the FOS on any of the below contact details:

- Telephone: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk

- Post: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain Online:
<https://www.financial-ombudsman.org.uk/contact-us/complain-online>

It is to be noted that complaints must be referred to the FOS within six months of receiving a final response or a summary resolution communication.

You can find out more about the FOS by visiting <https://www.financial-ombudsman.org.uk/>.