

# Complaints policy

WorldFirst is committed to providing a competitive and efficient service.

We believe in employing well-trained and dedicated staff and the intelligent use of technology to help us achieve this.

Unfortunately, there may be occasions when we fall below the standards you expect, and we have simple, clear procedures in place to set out how we will deal with any complaint you may have about the service you have received.

## How to make a complaint

You can make a complaint by any means that is convenient for you - for example by letter, fax, email, telephone or in person, to any member of WorldFirst staff.

You can also send an email to: [complaints@worldfirst.com](mailto:complaints@worldfirst.com). This email address is monitored during UK office hours.

The complaint will be recorded on our systems, and the person handling it will respond in writing within 3 business days acknowledging receipt and giving you their contact details, name and position. We will usually contact you by email, unless you ask us to contact you by post.

We will start investigating your complaint as soon as possible and aim to resolve the matter as quickly as we can, keeping you informed of our progress. In our final response, we will explain our assessment of the complaint to you, along with any remedial action or redress. We may also take measures to improve any systems or processes where necessary.

We will aim to send you our final response within 15 business days. If we're unable to do this, we will send you an update within 15 business days setting out when we will send you our response by.

If we've sent you our final response and you remain dissatisfied, or if you haven't heard from us within 15 business days of raising your complaint (or after the date by which we've told you we'll send you our response), you may have the right to refer your complaint to the Financial Ombudsman Service (the Ombudsman).

However, please note the following:

- Only private individuals and small business (micro-enterprises) have the right to take their complaint to the Ombudsman
- The Ombudsman will only consider complaints about regulated products and services (World First's regulated activities are payment services)

## How to get in touch

### **Their contact details**

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: [0800 023 4567](tel:08000234567)

E-mail:

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Our contact details**

Complaints  
World First UK Ltd  
Millbank Tower  
21-24 Millbank  
London SW1P 4QP

Telephone: [020 7801 2376](tel:02078012376)

E-mail: [complaints@worldfirst.com](mailto:complaints@worldfirst.com)

## Online Dispute Resolution

The European Commission provides an online dispute resolution (ODR) platform which allows customers who purchased a product or service online to submit their complaint through a central site. The purpose of the site is to ensure those complaints are passed to the appropriate independent dispute resolution service.

If you feel that we haven't been able to resolve your concerns, the appropriate service relating to World First UK Limited is the Financial Ombudsman Service. You can either contact them directly using the details above or you can access the ODR platform here: <http://ec.europa.eu/odr>

You will need the following information about us to use the ODR platform:

Our name: World First UK Limited

Our email: [complaints@worldfirst.com](mailto:complaints@worldfirst.com)

Our website address: <https://www.worldfirst.com/uk/>

Our geographic address: United Kingdom