

COMPLAINTS POLICY

How do I make a complaint?

Whilst we always strive to provide you with the best possible service, sometimes we can get something wrong. If you are unhappy with any aspect of our service and would like to make a formal complaint or for us to investigate any issues or concerns further, then please write to us.

You can:

E-mail: karmavouchers@getkarma.co.uk

Call: 0141 255 0050; or

Write to: KarmaVouchers Complaints, 18 Finsbury Square EC2A 1AH London, UK.

How long will it take?

We will promptly carry out an independent investigation of your complaint and will provide a written response. If we cannot resolve your complaint within seven (7) business days, then we will write to you formally confirming that we will continue with the investigation into your complaint, providing you with an update within 30 business days.

In exceptional circumstances, we may take up to a maximum of eight (8) weeks to provide you with a response, although we endeavour to provide you with a response before this date.

What if I am unhappy with the response?

If we are unable to resolve your complaint to your satisfaction, and you are an eligible complainant as defined by the Financial Conduct Authority, you will have recourse to the Financial Ombudsman Service.

Details of the Financial Ombudsman Service are:

Address and Email: Financial Ombudsman Service Exchange Tower London, E14 9SR complaint.info@financial-ombudsman.org.uk

Telephone Numbers and Website: 0207 964 1000 (switchboard) +4420 7964 1000 (for calls from outside the UK) 020 7964 1001 (main fax) 300 4567 (calls to this number are now free on mobile phones and landlines) 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

www.financial-ombudsman.org.uk

If you have a complaint about our use of your personal data, you have a right to lodge a complaint with the competent data protection supervisory authority which, in the UK, is the Information Commissioner's Office <http://ico.org.uk>