

Complaints

CUSTOMER COMPLAINTS (CURRENCY CLOUD SERVICES VIA PETRICORE PARTNERS)

PETRICORE PARTNERS Ltd.

The Gallery, 14 Upland Road, London, SE22 9EE | 07786 864 348 | info@petricorepartners.com

What is a Complaint?

A complaint is defined as:

“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, by our firm.”

What makes a Complaint?

A complaint must be in relation to the services received from the firm or matters arising whilst the complainant is or has been a customer of the firm.

The following are all examples of what makes a complaint. The list not exhaustive, however.

- If the complainant thinks he has received misleading information
- If the complainant thinks he has received poor advice
- If the complainant thinks that the advertising material is misleading
- If there is a fraud involved
- If the complainant thinks that personal data or confidential information has been mis-used

How can a complaint be made?

Petricore Partners are your first port of call for any queries or concerns, including complaints. We will handle these complaints in line with our complaints process. You can contact us by:

EMAIL: Info@petricorepartners.com

WRITING: The Complaints Manager, Petricore Partners Limited, 37 St John's Road, Farnham, GU9 8NU.

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Telephone: +44(0) 7786 864 348

You will receive an acknowledgement of your complaint within 24hrs of receipt and a formal response within three business days.

We work with Currencycloud, who ultimately provides you with regulated payments and e-money services. Currencycloud has certain obligations as a regulated financial services institution, including around complaints. We keep them informed of the complaints we receive from you regarding the regulated payments and e-money services they ultimately provide to you. They oversee how we handle complaints to ensure we do this to the standard required under the regulations.

However, if for any reason your complaint regarding your payments and e-money services has not been acknowledged or dealt with by us, or if you have concerns about the way it has been handled, Currencycloud's complaints information can be found [here](#).

Complaints Process

Receipt of the complaint by the firm

Upon receipt of the complaint, an acknowledgment will be made within **one working day**. Details of the complaint along with the original complaint, where the complaint is made in writing, will be sent to the Complaints Handler.

Petricore Partners will ensure where a verbal complaint is received, full details are disclosed to the Complaints Handler to allow them to acknowledge the complaint.

If we are able to resolve the complaint to the client's satisfaction within three working days of receipt, a final response can be issued to the client including the firm's conclusion of the complaint and a summary of investigations. If this is not possible, the complaint must be acknowledged by the Complaint Handler and the process for handling the complaint set out.

Acknowledgement of a complaint

The acknowledgement of a complaint will come from the Complaints Handler. The acknowledgement will take place as soon as practically possible but no later than five working days of receipt of the complaint by the firm.

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This will be in the form of a holding letter which states that a complaint has been received and sets out the firm's understanding of the nature and details of the complaint. The acknowledgement letter will mention that the complaint will be investigated as soon as possible and provide details on when and how further contact will be made. A client can be requested to provide authority for the firm to obtain any information from third parties, such as product providers.

Initial, Final or other response Timeframes

The Complaints Handler must endeavour to resolve the complaint as soon as possible. An initial response will be made within three working days and a subsequent full response will be made within 15 days or 35 days in exceptional circumstances.

Recording a complaint

The complaint will be logged and its details recorded, including the measurements taken for resolution. This will allow for sufficient reporting to the firm's management and ensure that a complaint meets the relevant time limits.

Where a "potential" complaint is highlighted to the Complaints Handler, this should be recorded as such and records maintained and reported on effectively.

Investigating complaints

The investigation will be carried out by the Complaint Handler who must undertake a balanced and objective investigation without any pre-conceptions aimed at simply identifying the facts of the case.

The investigation will include a review of the client file, with particular regard to the complaint having been made. This will involve an element of fact finding to compare the information held on file with the complaint raised by the client.

Customer contact

The adviser about whom the complaint is made, is unable to contact the client until the complaint has been resolved or prior approval is obtained from the Complaints Handler. Where contact with the client is required in relation to a matter outside of the complaint, an alternative adviser may be provided for a period of time.

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Final response

As soon as the complaint investigation has been completed a formal letter and response will be sent to the client and a copy sent to a firm's PI insurers.

The Final Response will be in writing and must be one of the following:

- Accepts the Complaint and offers redress or remedial action where appropriate
- Offers redress or remedial action but does not accept the complaint
- Rejects the complaint confirming reasons why

If it is considered that redress is appropriate, it will be detailed in this response and confirmation of how this was calculated must be shown.

At this time, if the client has not already received it, the client will be provided with information on how to complain to the Currency Cloud (who have provided the payments and foreign exchange services) (link [here](#)) and ultimately how to complain Financial Ombudsman services.

If the client is dissatisfied with the final response, they have the right to refer their complaint to the Financial Ombudsman Service (FOS) within six months of the date of the final response.

Financial Ombudsman Key Contact Information:

- **Phone:** 0800 023 4567 or 0300 123 9123
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Website:** www.financial-ombudsman.org.uk
- **Address:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR