

Complaints handling procedure

Fly Now Pay Later, is committed to providing the highest level of service to our customers. Should you feel in any way dissatisfied with the service you have received, please address your concerns as directed below. We shall endeavour to resolve the matter promptly, fairly and efficiently.

If you have a complaint

Fly Now Pay Later takes all complaints seriously. If you are unhappy with the service you have received, please contact us and we will endeavour to resolve the matter in a fair and timely manner. You should address your concern to:

Complaints Department, Fly Now Pay Later, 33 Cannon Street, City of London, EC4M 5SB

Alternatively, please send an email to:

complaints@flynowpaylater.com

Definition of a complaint

A complaint is any expression of dissatisfaction by an individual, whether justified or not.

This may include any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about Fly Now Pay Later's provision of, or failure to provide, a financial service.

A complaint may also refer to expressions of dissatisfaction of another firm to which are authorised to act on behalf of Fly Now Pay Later.

An individual may make a complaint if they feel that Fly Now Pay Later, or an authorised firm have:

- Failed to provide a service or an acceptable standard of service or made a mistake in the way the service was provided
- Failed to act in a proper way
- Provided an unfair service



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Concern or complaint

It is important to establish the difference between a concern and a complaint. Taking informal concerns seriously at the earliest stage will reduce the likelihood of their developing into formal complaints.

If you have any concerns about our work please tell a staff worker or their manager as soon as possible, so they can quickly understand your concerns and try to put things right.

If you are not happy with the response to your concern and/or you want to make a formal complaint please follow the procedure below.

Please provide all relevant documentation

Please provide full details of your complaint together with any relevant documentation to ensure that we can resolve your complaint as quickly and efficiently as possible.

When you can expect a response

Within 3 working days of receiving your complaint, you will receive a written response from us acknowledging your complaint and confirmation of how it is being dealt with.

Where we need to conduct an internal investigation, which may involve liaising with third party suppliers and awaiting supporting documentation, we may not be able to provide a resolution right away. If we can't resolve your complaint within 3 working days, you will receive a response from us acknowledging your complaint and confirmation of how it is being dealt with within 5 working days. Once an investigation into your complaint has been completed, we will write to you with our findings and any proposed resolution. Whilst our intended maximum response time to provide a final response is 8 weeks, in line with regulatory requirements; we will endeavour to keep you informed of the progress of our investigation and the status of your complaint in advance of that.

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How complaints are handled and reviewed

Complainants can contact us by phone, post, or email. The complaint should be logged by the person receiving it – in this policy every employee must take responsibility for dealing with a complaint if approached or contacted by a complainant.

Please note that we may not be able to resolve your matter straight away

Some complaints can take more time to resolve, particularly where we need to conduct an internal investigation, which may involve liaising with third party suppliers and awaiting supporting documentation.

If **within 5 working days** we can't resolve your complaint, you will receive a response from us acknowledging your complaint and confirmation of how it is being dealt with.

If **within 4 weeks** our investigations remain ongoing, and we are unable to resolve the matter, we will write to inform you when we anticipate the matter will be resolved.

If **within 8 weeks** we have been unable to complete our investigation or satisfactorily resolve your complaint, we will inform you when to expect our Final response. We will also advise you at this time that you may refer your complaint directly to the Financial Ombudsman Service (FOS).

Recording Complaints

We must record all aspects of complaints in a systematic way so that we can use the data for analysis and management reporting. By recording and using complaints information in this way, we can identify and address the causes of complaints and, where appropriate, identify training opportunities and introduce service improvements

Staff will also record in the system whether or not the complaint has been upheld, so we can measure this for our own purposes. "Resolved" means that Fly Now Pay Later has done everything it can to fix the problem for the complainant, it does not necessarily mean that the complainant is satisfied.

Final Response

Once our investigation is concluded, we will provide you with our **written final response**. This will provide full details of the findings of our investigation and confirmation as to whether your complaint has been upheld or rejected, with an according redress or resolution.

Attached to our Final Response can be found a Financial Ombudsman Service (FOS) consumer leaflet that provides all information necessary to address unresolved concerns to FOS.

You have six months from receipt of our Final Response to refer any unresolved complaints to FOS. FOS can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone number: 0800 023 4567

Contacting us

Telephone number: [0203 322 2996](tel:02033222996)

Email: complaints@flynowpaylater.com



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