

Round Complaints Handling Summary

Round defines a complaint as being:

- 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, claims management service or a redress determination, which:
 - alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
 - relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service.

1. Introduction

- a. Round is required to have in place effective and transparent procedures for the reasonable and prompt handling of complaints received from complainants.
- b. This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.
- c. We will apply this policy to you if you are making a complaint.

2. How to make a complaint

- a. You can make a complaint by any means to our principal firm Round's employees. It is free of charge to complain, and you may request to speak only to a member of the Senior Management Team
- b. Please email help@roundtreasury.com with the following:
- c. Providing the following information will aid us in resolving your complaint as quickly as possible:
 - i. Name, email address and contact number of the complainant.
 - ii. The organisation you represent.
 - iii. Confirmation you are/are not an existing client.
 - iv. Detail of the complaint, including relevant references and dates
 - v. State your expectations
 - vi. Attach supporting documents

3. What will we do once we receive your complaint?

- a. For informal complaints, we aim to resolve the complaint immediately or within three working days.

- b. Where an official complaint has been received or the informal complaint was unable to be resolved at the frontline point of contact, a written acknowledgement is sent to the customer within 3 working days detailing the person handling your complaint and a copy of this policy.
 - i. For MIFID Investment services and banking deposits (Treasury and Vault) we will refer your complaint to our FCA authorised firm WealthKernel. Complaints policy for WealthKernel can be found [here](#).
 - ii. For E-Money Services, we will inform the provider, Frost Money Limited. You can also reach out to them directly at complaints@frost.app. Complaints procedure for Frost Money Limited is available on request.
 - iii. For payments and bank account services we will inform our PSD agent provider Plaid Financial Limited. Complaints policy for Plaid Financial Limited can be found in Section 8 of the End User Services Agreement (UK) [here](#).

4. Investigating and resolving your complaint

- a. We will investigate your complaint fairly, consistently and promptly and determine whether the complaint should be upheld.
 - i. For MIFID investments and banking products - All investigations must take place within 6-weeks of the initial complaint being received so that a final response can be sent to the customer within our designated 8-week period.
 - ii. For payments (PSD/EMD) services:
 - 1. A final response must be sent 15 business days after receipt of the complaint
 - 1. In exceptional circumstances where we cannot resolve within the 15 business days, Round will send a holding response prior to the 15th day explaining why a final response is not completed. A final response must be completed no later than 35 business days, For All investigations must take place within 6-weeks of the initial complaint being received so that a final response can be sent to you (the customer) within our designated 8-week period.

5. Closing a complaint

After the complaint has been investigated in full and an outcome and action decision has been reached, the Compliance Officer will draft a final response letter to you with their findings and decision regarding any action(s) to be taken or compensation awarded.

The letter will also specify your right to refer the complaint to the FOS and/or ICO (where applicable) should you be unhappy with the decision received.

For customers who are consumers, small/micro-enterprises, or other eligible

complainants in the UK, if you're not satisfied with how we've handled your concern, you can bring your case to the Financial Ombudsman Service. You can do this any time within six months from when you receive our response. They can be reached at: complaint.info@financial-ombudsman.org.uk, by calling 0800 023 4567, or by post: Financial Ombudsman Service, Exchange Tower, London E14 9SR. The Financial Ombudsman Service is an independent body that handles consumer complaints about financial services and products in the UK. You can find more about them on their website.