COMPLAINTS POLICY & PROCEDURES

COMPOUND DIGITAL LTD
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Compound Digital Ltd (company number **14077672**), whose registered office is at **Unit 501, Metropolitan Wharf Building, 70 Wapping Wall, London, E1W 3SS** (“we”, “us”, “our” or “Compound Digital Ltd”).

Compound Digital Ltd is an Appointed Representative of **RiskSave Technologies Ltd**, which is authorised and regulated by the Financial Conduct Authority (FCA Register Number **FRN 775330**). Compound's Financial Conduct Authority Registration Number is **1039455**.

Compound Digital Ltd has implemented clear and effective procedures for the reasonable and prompt handling of complaints. Each of our clients is important to us, and we believe you have the right to fair, swift, and courteous service at all times. We are committed to offering high-quality service, but if you are dissatisfied with any aspect of our services, we want to resolve the issue as quickly and efficiently as possible. This document sets out the procedures for handling your complaints.

1. WHAT IS A COMPLAINT?

A complaint is an expression of dissatisfaction by a customer, whether spoken or written, whether justified or not, with any aspect of our communication, services, people, policy, products or organisation. This includes complaints received relating to external suppliers, contractors or agents of Compound Digital Ltd.

2. WHO CAN COMPLAIN?

Anyone can complain about any aspect of our services. However, from the FCA’s perspective and for the purposes of regulatory reporting, only the following types of complainants are deemed to be **eligible complainants**. This means that only these classes of complainants have the right to refer a complaint to the Financial Ombudsman Service ('FOS'):

(a) A private individual;

(b) A business with a group annual turnover of less than £2 million and less than 10 employees;

(c) A charity with an annual income of less than £6.5 million;

(d) A trustee of a trust which has a net asset value of less than £5 million at the time of your complaint.

3. HOW TO SUBMIT A COMPLAINT

You can submit a complaint to our customer support team by emailing us at **support@compoundapp.co.uk**. To help us address your issue as quickly as possible, please provide the following details in your complaint:

(a) A clear explanation of the problem;

(b) The date when the issue occurred;

(c) Any relevant transactions or details that were affected, if applicable.

If needed, our customer support team may reach out to you for additional information or clarification to resolve the issue. Please ensure that your communication is respectful and does not include any offensive language directed at the company or its employees.

4. HANDLING YOUR COMPLAINT

Once a member of our team receives your complaint, they will acknowledge receipt and begin investigating the matter. At Compound Digital Ltd, we are committed to communicating clearly and using straightforward language that is easy to understand. We will keep you informed throughout the process and respond without unnecessary delays.

We take all complaints seriously and handle each one with fairness. If needed, we may consult with the staff member involved in the issue to gather more information. However, rest assured that the person directly involved in the situation will not be responsible for investigating your complaint.

While we aim to resolve complaints as quickly as possible, please be aware of the timeframes outlined below.

5. TIMEFRAMES

Once we receive your complaint, we will promptly acknowledge it via your email address. This acknowledgement will reassure you that your complaint is being addressed and will include details about when you can expect a full response. You will receive this initial update within **5 business days** of submitting your complaint.

Within **8 weeks** of receiving your complaint, we will send you either a final response or a written response.

A final response will either:

(a) Accept your complaint and, if applicable, offer a solution or corrective action. If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide compensation to you;

(b) Offer a solution or corrective action without accepting the complaint; or

(c) Reject the complaint, explaining our reasons, and inform you of your option to escalate the matter to the Financial Ombudsman Service (“FOS”), should you remain dissatisfied.

If we're unable to provide a final response within 8 weeks, we will send you a written response to:

(a) Explain the status of the investigation, why we need more time, and provide an estimated timeline for a resolution;

(b) Provide details on how you can raise the issue with the Financial Ombudsman Service (“FOS”) if necessary; and

(c) Enclose a copy of the Financial Ombudsman Service's standard explanatory leaflet.

6. CLOSING COMPLAINTS

We will regard your complaint as closed in the following circumstances:

(a) once we have sent you a final response as described above;

(b) where you have told us in writing that you accept an earlier response that we have sent to you; or

(c) if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

We hope this explains how we will deal with your concerns and respond to them within a reasonable timescale, keeping you up to date with our progress as we do so. If you have any questions, you can contact us directly at **support@compoundapp.co.uk**.

7. ESCALATING YOUR COMPLAINT

If we are unable to resolve your complaint to your satisfaction, and you are not satisfied with our response, you have the right to escalate your complaint to external authorities. You may refer your complaint to the Financial Ombudsman Service ("FOS"):

Financial Ombudsman Service (FOS)
Phone: +44 20 7964 1000
Email: complaint.info@financial-ombudsman.org.uk
Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Website: https://www.financial-ombudsman.org.uk