

How to Complain

We aim to provide you with the highest standards of service. However, there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to raise your complaint
- Listen to your complaint
- Consider how you would like us to remedy your complaint
- Make sure you are satisfied with how your complaint was handled
- Ensure lessons are learned, if possible, to minimise the chance of a complaint re-occurring

How to Contact us

By email: support@ibanflow.com

What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

What to Expect Next

Acknowledgment

Our aim is to resolve your complaint as quickly as possible but you will receive a response from us within 2 business days so you know we have received your complaint. This will contain your complaint reference number for your records and will help us find your information quickly should you need to contact us.

15 business days

In the majority of cases, we will be able to resolve your complaint within 15 business days. If we have not resolved it within 15 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.

Up to 35 business days

We will continue to keep you informed in writing and let you know when you should expect to hear from us.

Although we have up to 35 business days, we will send you our final response as soon as we complete the investigation into your complaint.

In the unlikely event we have not been able to finalise our investigation by the end of 35 business days, we will send you a final response communication and advise what next steps you can take.

What if you're not happy with our response?

You can refer the problem to the issuer of your account or card (Orenda FS B.V.).

If you don't agree with our response and you wish to take it further, in the first instance you should contact Orenda FS B.V.'s Complaints Department by writing to compliance@orenda.finance for further assistance.

In the unlikely event that Orenda FS B.V. are unable to resolve your issue to your satisfaction, you have the right to refer your complaint to the Financial Services Complaints Institute (Kifid) at the following address:

Postbus 93257, 2509 AG Den Haag, the Netherlands

Telephone: +31 (0)70 333 8 999 · www.kifid.nl

If you have not contacted Orenda FS B.V., Kifid will ask you to contact them in the first instance, to give Orenda FS B.V. a chance to put things right.