

Complaints Procedure

Alt 21 Limited has an internal complaints procedure to ensure your complaint is handled efficiently and by the right person. Using our complaints procedure is free of charge. We treat any expression of dissatisfaction as a complaint, whether made verbally or in writing and whether or not you use the word “complaint”. This procedure is designed to meet UK FCA and PSR regulatory expectations. For complaints relating to payment services, we will handle your complaint in accordance with the Payment Services Regulations 2017 and will aim to resolve it within the same timeframes set out in this procedure.

How to complain

If you have a complaint about any aspect of our service, you can contact us by telephone, post or email:

Email: Compliance@alt21.com

Address your correspondence to:

Compliance Department
Alt 21 Limited
45 Eagle Street
London
WC1R 4FS

Tel: +442080687318

To help us investigate and resolve the problem as quickly as possible, please provide:

- Your name, address and client reference number.
- A clear description of your concern or complaint.
- Details of what you would like us to do to put things right.
- Copies of any relevant documents (for example, emails).
- A daytime telephone number where we can contact you.

Who can use this procedure

This complaints procedure is available to eligible complainants. You are an eligible complainant if you are:

- A consumer (a natural person acting for purposes outside their trade, business, craft or profession);
- A micro-enterprise (an enterprise which employs fewer than 10 persons and has an annual turnover and/or annual balance sheet that does not exceed €2 million);
- A charity which has an annual income of less than £6.5 million at the time of the complaint;
- A trustee of a trust which has a net asset value of less than £5 million at the time of the complaint; or
- A guarantor (a natural person acting for purposes outside their trade, business, craft or profession).

If you are not sure whether you qualify as an eligible complainant, please contact us and we will be happy to clarify.

What happens next

We will always try to resolve your complaint immediately with the minimum of inconvenience to you. The first step is for us to understand clearly what the problem is and to agree with you what we can do to put it right.

If we are able to resolve your complaint within three business days, we will send you a summary communication confirming that the complaint has been resolved and explaining your right to refer the matter to the Financial Ombudsman Service if you remain dissatisfied.

If we are unable to resolve your complaint by the end of the next business day, and if we have not already contacted you to agree our proposal for resolving it, we will:

- Send you an acknowledgement of your complaint in writing within five business days.
- Confirm who is responsible for handling your complaint and how you can contact them.

If your complaint is particularly complex, we will keep you updated on the progress of our investigation.

We aim to provide our final response within 15 business days of receiving your complaint. In exceptional circumstances where we cannot do this, we will send you a holding response explaining the reason for the delay and indicating when you can expect our final response, which will be within a maximum of 35 business days.

If we have not sent you our final response within eight weeks of receiving your complaint, and you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service even if we have not completed our investigation. We will inform you of this right if we have not resolved your complaint within eight weeks.

If you are an eligible complainant and you have not received our final response within this time, you may be entitled to refer your complaint to the Financial Ombudsman Service.

Our final response

Our final response will include:

- A summary of your complaint.
- A summary of the outcome of our investigation.
- Whether we accept that there has been any fault on our side and whether your complaint is upheld.
- Details of any offer to settle the complaint and how long that offer will remain open.

If you are an eligible complainant, our final response (or any communication sent after eight weeks) will also explain your right to refer the matter to the Financial Ombudsman Service, that this service is free of charge, and the relevant time limits for doing so. You must usually refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter; if you do not, the Ombudsman may not be able to consider your complaint.

We take complaints seriously and view them as an opportunity to improve. We record and monitor all complaints to identify trends, patterns and root causes. We conduct regular analysis of complaint data to drive improvements in our products, services, processes and customer experience. Where we identify systemic issues, we take prompt action to address them and prevent recurrence.

Financial Ombudsman Service

The Financial Ombudsman Service is an independent body set up by the UK Parliament to resolve complaints between consumers and financial services firms.

If you are an eligible complainant and are not satisfied with our final response, or we have not issued a final response within the time limits set out above, you may be able to refer your complaint to the Financial Ombudsman Service free of charge.

You can contact the Financial Ombudsman Service at:

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

Data protection complaints

If your complaint relates to data protection, we will seek to provide you with a final response within one calendar month. If we are unable to do so, we will write to you to explain why and indicate when you can expect our final response.

If you remain dissatisfied, you may have the right to refer your complaint to a data supervisory authority. For Alt 21 Limited, the lead supervisory authority is:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF
Website: <https://ico.org.uk>
Email: casework@ico.org.uk
Telephone: +44 (0)303 123 1113