



## Our Complaints Handling Policy

If you are dissatisfied with any part of our service, it is important that you let us know. By working out problems, we can make sure that we give you the best service possible.

### How to raise a complaint:

First, either call or email Customer Services using the contact details provided on the website or in the App under "Contact Us". Alternatively, you can write to our Customer Service Department at:

bYond Customer Services  
Blackhawk Network (UK) Limited  
PO Box 1586  
Westside  
London Road  
Hemel Hempstead  
HP1 9SF  
England

The opening times of our Customer Services centre and detail of any call charges are available on the Contact Us page in the Website or the App.

Please make sure you provide us with, or include in your message, any information you think may be relevant to your complaint, including but not limited to:

- Your name and telephone numbers, including international and or local dialling codes;
- Your email address, if you have one;
- A clear description of your complaint;
- Details of what you would like us to do to put it right;
- The Card Number (9 digit card ID that can be found on the bottom left of your card);
- How you came into possession of the card.

### What happens next:

As soon as we are made aware of your complaint, we will send you a formal acknowledgement that we have received your complaint and are looking into it. We will ensure that you are kept informed, thereafter, of our progress to resolve your complaint in a timely and satisfactorily manner. We will investigate any complaint received promptly, fairly, consistently, competently, diligently and impartially.

We endeavour to resolve any complaints received by the end of the following business day, or, if we are unable to do so, at least by the end of the 15<sup>th</sup> business day following receipt of your complaint. If there are any delays in resolving your complaint by the end of the next business day, we will advise you of this as soon as possible.

In exceptional circumstances, due to reasons outside our control, we may not be able to resolve your complaint within 15 business days. If this is the case, we will advise you of this as soon as possible, together with our anticipated alternative resolution date.

If we are unable to resolve your complaint within 35 business days of receipt, we will advise you of this in writing too and advise you of your right to refer your complaint to the Financial Ombudsman Services (FOS).

Please note that, in the event a complaint develops over the course of resolving a general enquiry, we will treat the date on which you informed us that you wish to make a complaint, in regards to the progress on or the outcome of that query, as the date the complaint was received.

Unless we have resolved your complaint, and you have accepted this resolution, within 3 business days from the date the complaint was received by us we will write to you either i) once you have accepted our resolution or ii) where we have been unable to successfully resolve your complaint, to confirm for your records, the

nature of your complaint, the measures we have taken to resolve or seek to resolve your complaint and whether or not you have accepted our resolution. Our written response will also provide information about the following

your right to pursue the issue further, where we have been unable to resolve your complaint, and of your right to refer your complaint to the FOS; see below under **Still unhappy?**

If your complaint was resolved within 3 business days, we will send you a generic summary resolution notification. This notification will advise you that we have received and addressed a complaint made by you, stating your acceptance of its resolution and advising you of your continuing right to refer the case to the FOS in case you subsequently decide that you are not satisfied with our resolution.

If we receive your complaint outside the time limits for referral to the FOS (see second bullet point at **Still Unhappy** below), we are not obliged to review and resolve your complaint and will advise you of the position in regards to your complaint at that time in writing.

We will keep any complaints related correspondence and data for a period of at least 3 years, but for no longer than 6 years since the last card associated to your card account has expired or has been cancelled.

If your complaint does not relate to the prepaid card or related card services itself, but for example relates to the party who provided you with the card, or the process through which you received the card or relates to goods and services purchased with the card, we advise you to contact the relevant third party directly and to follow their complaints handling procedure.

### **Still unhappy?**

Our aim is to resolve your complaint in a timely and satisfactory manner. If you feel, however, that we have not succeeded, please let us know and we will revisit the issue to try and find a satisfactory resolution.

If, however, you feel that we remain unable to help you, you have the right to refer your complaint to the FOS. The FOS will review your case objectively, to seek to ensure that a fair and reasonable outcome can be reached without engaging civil courts.

Please note, that there are some limitations on what the FOS can look into and further information about this can be obtained from them directly. If the FOS has not received your complaint within 6 months after you have received our final response in writing, they will not normally be able to mediate on your behalf. In addition, they might not be able to consider your complaint if:

- 1) what you're complaining about happened more than **six years** ago, or
- 2) you're complaining more than **three years** after you realised (or ought reasonably to have become aware) that you had cause to complain, and
- 3) you have not submitted your complaint to us in the first instance.

The initial acknowledgement from us, upon receipt of your complaint, and our final resolution received in writing will always remind you under which circumstances you can / may refer your complaint to the FOS, within which time lines this must be done and how to contact them (see below).

#### **In writing:**

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
England

**Email:** [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**By Telephone:** From a landline: 0800 023 4 567 (toll free number from within the UK)

From outside the UK: +44 20 7964 0500 (charged at international dialling rates)

From a mobile: 0300 123 9 123 (only available from within the UK)