

Complaints Policy

Date of issue: May 6, 2019

DiPocket Limited (“DiPocket”) is regulated by the UK Financial Conduct Authority (the “FCA”) and as such we are required to have in place appropriate management controls and to take reasonable steps to ensure we handle customer complaints satisfactorily, identifying and remedying any recurring or systematic problem as well as addressing any specific issue identified by a particular complainant.

DiPocket retains a full record of each complaint in the complaints register indefinitely from the date of receipt of the complaint. DiPocket Board of Directors has oversight of the complaints handling process and, as a regulated company, we are required to notify the FCA every 6 months of all complaints we have received.

Furthermore DiPocket is committed to addressing customer complaints with a view to provide outstanding customer service and to treat customers fairly.

What to expect if you have a complaint

If you are unhappy in any way with your Card or the Services, or if you experience any problem please contact us. Complaints may be submitted as follows:

1. in writing by post to: Customer Service, Suite 532, Metal Box Factory, 30 Great Guildford Street, London, SE1 0HS, United Kingdom;
2. by phone, calling us on +44 203 8070 660;
3. in electronic form by using the contact methods provided on dipocket.org/en/contact.

We acknowledge all complaints, without any exceptions, including those regarding our personnel. We strive to acknowledge all complaints received within 24 hours of receipt. If a complaint is received during a bank holiday or weekend period, the complaint will be acknowledged within 24 hours of the return to work of staff, i.e., if a complaint is received by e-mail on a Sunday, it will be deemed to have been received at 9 am on the following Monday.

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, a further communication will be provided within 5 business days. We will send our final response within 15 business days.

In unusual circumstances, where the answer cannot be given within the normal timeframe for reasons beyond our control, we will explain the reasons for the delay and provide a final response no later than 30 days along with an indication that you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free, independent service, which might be able to settle a complaint between you and us. You can take your complaint to them if you are not satisfied with our efforts to deal with it or if we have not completed our investigations within 30 days of your complaint. The contact details are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR; phone 0800 023 4 567 (+44 20 7964 0500 from abroad), website www.financial-ombudsman.org.uk.