

Complaints Procedure for Currencycloud Clients regarding the provision of payment and e-money services

Killik & Co and Currency Cloud are dedicated to providing a high level of service to all its clients. If you are not satisfied with the level of service you have received from us please contact us and we will address your concerns.

How do I complain?

We are your first port of call for any queries or concerns, including complaints. We will handle these complaints in line with our complaints process. We work with Currencycloud, who ultimately provides you with regulated payments and e-money services. Currencycloud has certain obligations as a regulated financial services institution, including around complaints. We keep them informed of the complaints we receive from you regarding the regulated payments and e-money services they ultimately provide to you. They oversee how we handle complaints to ensure we do this to the standard required under the regulations. However, if for any reason your complaint regarding your payments and e-money services has not been acknowledged or dealt with by us, or if you have concerns about the way it has been handled, Currencycloud's complaints information can be found [here](#).

In the first instance you should contact your Adviser or a member of the Killik Trading Services team by telephone or email setting out details of your complaint. Should you wish to contact someone other than your Adviser please contact the Partner Responsible by any method described above or write to us at by email at currency.complaints@killik.com or by post at:

Complaints Team, Killik & Co, Crown House, Crown Street, Ipswich, IP1 3HS

What happens when a complaint is made?

For any complaint that is resolved to your satisfaction within three business days, we will send you a letter known as a 'Summary Resolution Communication' which states that your complaint has been fully resolved.

In the event that we are unable to address your complaint within three business days the Adviser or Partner Responsible must pass your complaint to the Complaints Team for further investigation. You will receive a letter 'promptly' acknowledging receipt of your complaint by the Complaints Team.

The Complaints Team will then investigate your concerns and will aim to treat each complaint fairly, consistently and competently.

We will write with our response to your complaint within 15 business days of receiving it (35 business days in exceptional circumstances). During this period if you wish to receive an update of our progress and when we expect to complete our investigation you can contact the Complaints Team by email or in writing at the addresses above, or by telephone (020 73370400).

We aim to have completed our investigations during that time and we will tell you our findings and, where applicable, how we intend to resolve your complaint. That letter is known as our Final Response. If we are unable to issue our Final Response at that time we will give you the reason for the delay and tell you when you can expect to receive our Final Response.

The Final Response letter is sent when we have thoroughly investigated all aspects of your complaint. The Final Response is our conclusion, however we are always available to provide clarification to clients and you are invited to contact us at any time.

What if I am unhappy with the resolution?

Killik & Co and Currencycloud are covered by the Financial Ombudsman Service ("FOS"). If you are unhappy with the outcome of our Summary Resolution Communication, Final Response or, if you are not satisfied with how we are investigating your complaint after the relevant deadline mentioned above has passed, you may refer your case to the FOS. Details of the FOS will be provided to you by us with our Summary Resolution Communication, Final Response or at the deadline stage described above, or if you prefer further details and how to contact FOS can be found [here](#).