

Complaint Handling Policy

Introduction

This Policy regulates effective, clear and fast handling of complaints submitted to the Company in relation to the performance and procedures of the Company. The Company maintains records of complaints and measures taken for expedient complaint resolution, in line with applicable Legislation, Rules and/or Regulations.

Within this Policy, the Complaint is understood as any objection provided by the client related to the performance, services or products as these are offered by the Company.

Match2Pay Ltd (hereinafter the “Company”) aims to provide superior services to all of its Clients and for this purpose, the Company has appointed a Compliance Officer to efficiently ensure the proper handling of any complaints from the Clients. This is to allow the Company to resolve and apply mandatory measures to avoid any recurring issues.

Definition

The Company classifies a complaint as any objection and/or dissatisfaction that the Client may have with regards to the provision of the services provided by the Company. A complaint form is enclosed at the end of this policy.

Company’s Internal Escalation Procedure

The Compliance Officer shall be responsible to ensure the proper handling of Client complaints, except in the case where the complaint involves the Compliance Officer, whereby the complaint shall be handled by a Management member.

The Client may register a complaint by completing the complaint form, using any of the following options:

- Email: compliance@match2pay.com
 - Postal Address: Match2pay Ltd
9A CT House, Providence, Mahe,
Seychelles
1. When the Company receives the Client’s complaint then a written acknowledgement will be sent to the Client within 24 hours from the date the Complaint was received (within business days);
 2. The Company will attempt a final response within 30 business days, however in case we are still not in a position to resolve the issue then the Company will notify you in writing stating the reasons for the delay and indicate an estimated time to resolve the issue;
 3. A final response should be provided to the Client within 14 business days (45 business days in particularly complicated cases) the latest from the date he submitted his complaint;

4. In the case where the complainant is still not satisfied with the Company's final response, then the complainant can refer his complaint with a copy of the Company's final response to the Financial Services Authority (FSA) in Seychelles for further examination.

Escalation to FSA

Prior lodging the complaint to the FSA

1. In order for the Client to be able to contact the FSA for further examination it is required to demonstrate to the FSA that all possible options have been exhausted to resolve the matter directly with the Company. For this purpose, the Client should follow the Company's escalation procedure as indicated above for the investigation of the complaint by the Company before lodging a complaint to the FSA.
2. It is further noted, that the FSA shall not attend to any complaint, unless that it is satisfied that the matter has been brought to the attention of the Company and both the Client and the Company have failed to reach a mutually agreeable solution on the matter.

Lodging the complaint to the FSA

The contact details for the Financial Services Authority (FSA) in Seychelles are set out below:

Address: PO Box 991
Bois de Rose Avenue
Roche Caiman Victoria, Mahe, Republic of Seychelles

Phone: (+248) 438 08 00

Fax: (+248) 438 08 88

Website: <https://fsaseychelles.sc/complaint-handling>

Client Records

The Client should provide all relevant documentations as well as any additional information requested by the Company in order to ensure all records are collected and the complaint is properly resolved on time. The Company shall be entitled to prepare statistics and reports about complaints, which will be aimed to improve the efficiency of administering Complaints.

All records will be kept safe as per local requirements and for a period of seven (7) years.



<i>For internal use only:</i>	
Complaint Received By:	Date:
Acknowledgement sent to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Informed Client of initial action:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Final response provided to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No
Holding response provided to Client:	<input type="checkbox"/> Yes - <input type="checkbox"/> No - <input type="checkbox"/> N/A