



## How to Complain

We aim to provide you with the highest standards of service, however there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to raise your complaint
- Listen to your complaint
- Consider how you would like us to remedy your complaint
- Make sure you are satisfied with how your complaint was handled

## How to contact us

**In writing -** *Attn: Compliance  
Pleo Technologies A/S  
Ravnsborg Tværgade 5 C, 4..  
2200 København N  
Denmark*

**By email -** [support@pleo.io](mailto:support@pleo.io)

**By phone -** +45 7876 8435 / +44 0330 808 1006

## What we need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

## What to expect next

Immediately	<p>Our aim is to resolve your complaint as quickly as possible but you will receive a response from us within 1 business day so you know we have received your complaint. This will contain your complaint reference number for your records and will help us find your information quickly should you need to contact us.</p>
5 business days	<p>If we have been unable to resolve your complaint within 5 business days, we will write to you and:</p> <ul style="list-style-type: none"><li>• Explain why we have not managed to resolve your complaint</li><li>• Tell you how long we expect to take to resolve it</li><li>• Tell you who is dealing with your complaint.</li></ul>
10 business days	<p>In the majority of cases, we will be able to resolve your complaint within 10 business days. If we have not resolved it within 10 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.</p>
After 10 business days	<p>We will keep you informed of progress until your complaint has been resolved. In exceptional circumstances, where your complaint is particularly complex, matters may take longer to resolve but we will write to you to let you know we need longer.</p>
Up to 35 business days	<p>Although we have up to 35 business days, we will send you our final response as soon as we complete the investigation into your complaint. We will continue to keep you informed in writing and let you know when you should expect to hear from us.</p> <p>In the unlikely event we have not been able to finalise our investigation by the end of 35 business days, we will send you a letter to let you know and what steps you can take.</p>

# What if you're not happy with our response?

## You can refer the problem to the issuer of your Card

If you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer Pleo Financial Services A/S, Ravnsborg Tværgade 5 C, 4. Copenhagen N, 2200, Denmark. Email address: [compliance@pleo.io](mailto:compliance@pleo.io).

If, having exhausted our complaints procedure, you remain unhappy, you may complain to the Financial Supervisory Authority, Århusgade 110, Copenhagen Ø, 2100, Denmark, e-mail [finanstilsynet@ftnet.dk](mailto:finanstilsynet@ftnet.dk), web [www.dfsa.dk](http://www.dfsa.dk). It is important to be aware that legally it is not the role of the Danish Financial Supervisory Authority to resolve disputes between you and us.

If you have not contacted Pleo Financial Services A/S, the Danish Financial Supervisory Authority will ask you to contact them first to give them a chance to put things right.

If you're a United Kingdom customer and are still not happy you can refer your complaint to the Financial Ombudsman Service within 6 months of the date we send our response to you.

You can contact them at:

In writing: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Calls: 0800 023 4567 (or +44 20 7964 0500 from abroad)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about our services. The website is: <http://ec.europa.eu/consumers/odr>. As the ODR service will ultimately redirect your complaint to the UK Financial Ombudsman Service or Danish FSA, you may prefer to contact us, the Danish FSA or the Financial Ombudsman Service directly in the first instance.