



Our complaints process

At Tymit we are committed to providing you with the best experience possible, so we are constantly working to make sure our products and services are completely transparent, fair and exciting to use.

The reputation we have with our customers is extremely important to us, so we take complaints about our products and services very seriously.

So, if something does go wrong, please talk to us, it will give us the chance to fix things for you and make improvements to our processes to stop it from happening in future.

How we handle complaints

All members of the Tymit Team strive to offer our customers the highest standards of service and we will take any concerns you have seriously. If you are unhappy about any aspects of our products or services, this page explains how we will address your concerns.

We understand that making a complaint can be very stressful for our customers, but we promise to make every effort to ensure it is dealt with fairly and as quickly as possible.

How do I make a complaint?

If you would like to make a complaint, please get in touch with us so we can start looking into what's gone wrong. Here are a few different ways you can contact us to log your complaint:

-  Through Live Chat on our website www.tymit.com or within your Tymit app
-  By email to our dedicated mailbox: complaints@tymit.com
-  By post to: Customer Services – Tymit Ltd, 5 Merchant Square, London W2 1DP

What happens once I've made a complaint?

Once we have received your complaint, it will be investigated so a fair conclusion can be reached.

We have set out below what you can expect from each of the stages we follow, depending on the nature and complexity of the concerns you have raised.

EARLY RESOLUTION STAGE

Where we can, we will aim to resolve complaints within 3 working days and expect this to happen in the vast majority of cases. Our service team members are specially trained and will look into what's happened, before reporting back to you with their proposed resolution. If you are happy to accept the resolution, we can agree to close your complaint and we will then confirm this to you in writing.

ESCALATION STAGE

If you are still unhappy and we can't agree an early resolution with you, or if your complaint is a little more complex and we think we might need more time to reach a fair outcome, your complaint will be escalated and assigned to a member of our dedicated Complaints Team.

We will let you know we are doing this and send you a letter confirming their contact details promptly. We aim to do this within 5 working days. Your assigned complaints specialist will be your personal point of contact while your complaint is fully investigated.

INVESTIGATION STAGE

We will investigate your complaint thoroughly and impartially and do all we can to reach a prompt and fair conclusion for you. You may be asked to provide additional information and evidence relating to your complaint, so we can better understand and assess your specific concerns. If we need to do this, we will let you know at the earliest opportunity.

We will keep you informed on the progress of your complaint throughout our investigation and will notify you of any significant developments in a timely manner.

FINAL RESPONSE STAGE

As soon as we feel we have reached a fair conclusion, we will send you a final response communication. As set out by our regulator, the Financial Conduct Authority ('FCA') we will do this:

- Within 15 working days for complaints about payment services or 'e-money' (for example Direct Debits, online transactions, payment disputes and chargebacks).
- Within 8 weeks for all other complaint types.

We aim to resolve all complaints well before these deadlines, but we will always let you know if it's taking a little longer than expected for us to investigate and when you should expect a response.

What can I do if I'm still not happy?

If you have not had a response from us within 8 weeks of the date you raised your complaint, or if after receiving our final response you remain unhappy with the outcome or resolution we have provided, you may be able to refer your complaint to the Financial Ombudsman Service ('FOS') for an independent assessment of the concerns you've raised.

You can contact them by phone on 0800 023 4567, or in writing The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

More information about the service and how to make a complaint can be found on their website www.financial-ombudsman.org.uk/consumers/how-to-complain.

The online version of the Financial Ombudsman Service's consumer leaflet can be found [here](#).

What if my complaint is about a third party related to Tymit?

If your complaint is about a third-party service or partnership product, we may need to forward it to that party to investigate to ensure you get the right response and outcome. If we need to forward your complaint we aim to let you know within 3 working days of receiving it.

What if I just want to provide feedback, not raise a formal complaint?

We always welcome feedback and would be grateful for any insights you have on ways we can make your experience with us better. You can e-mail any feedback to us at feedback@tymit.com or, alternatively, you can share your feedback through Live Chat in your app or on [our website](#).

