



COMPLAINTS POLICY

08/01/2021

Las Update 14/2/2023

1. Introduction

We are committed to providing a good standard of quality services to our clients and we aim to look at any concern and complaint as prompt as possible in order to give back a resolution. As a service organization, customer service and customer satisfaction will be the prime concern.

This policy describes the measures that Saurus.com takes in place in order to provide an accurate and effective process against any complaints. This policy is applied to all activities, products and services of Saurus.com. The complaints procedure will be part of the process of monitoring the quality, effectiveness and non-discriminatory nature of its services. All staff and members of the company are required to read, understand and comply with this policy and its procedures.

The objectives of the complaints policy and procedures are to:

- Ensure everyone knows how to make a complaint and how a complaint will be handled
- Ensure that complaints are dealt consistently, fairly and sensitively within cleartime frames.
- Provide individuals with a fair and effective way to complain about our work
- Ensure that complaints are monitored to improve our services

From Saurus we are committed to:

- Listen carefully to complaints and treat complaints as confidential, where possible
- Record, store and manage all complaints accurately and in accordance with the Data protection Act
- Investigate the complaint fully, objectively and within the stated time frame
- Notify the complainant of the results of the investigation and any right of appeal
- Inform the complainant of any action that will be implemented in order to ensure that there is no re-occurrence
- Report on an annual basis, the number of complaints received, the outcomes and any actions taken.

Saurus.com Customers have full rights to register their complaints, if they are not satisfied with the services provided by us.

2. Definition

Complaint: A statement that something is wrong or not satisfactory. Any formal legal document that sets out the facts and legal reasons that the filing party believes are sufficient to support a claim against the party against whom the claim is brought. Any feedback showing some dissatisfaction can be considered as a Complaint. In case of doubt, the feedback should be treated as a Complaint. Dissatisfaction can be expressed through various channels. Expressions of dissatisfaction via Facebook, Telegram, Twitter, Instagram, WhatsApp, telephone, e-mail, an advisor or by letter received by Saurus.com can be considered as a Complaint, provided that the statement was made via an official channel of Saurus.com

2.1 An individual may make a complaint if they feel that Saurus.com has:

- Failed to provide a service or an acceptable standard of service
- Made a mistake in the way the service was provided
- Failed to act in a proper way
- Provided an unfair service

2.2 Type of Customer Complaints:

- Poor or inadequate Services
- Employee's Dealing
- Product Related
- Delay in Responding user inquiries
- Malfunction/ Noncompliance of processes and procedures:
- Application Processing delays (KYC / KYB process)
- Delayed Disbursement
- Fraudulent activities (Cash collected not deposited)
- Non-availability of required documentation
- Funds not transferred to designated Bank
- Payment Recalls
- Uninterested Service Rep
- Lack of Follow up or no first call Resolution

3. Concern or complaint

It is important to establish the difference between a concern and a complaint. Taking informal concerns seriously at the earliest stage will reduce the likelihood of their developing into formal complaints.

If any user has any concerns about our work method, they should inform the company as soon as possible, so we can quickly understand the concerns and try to put things right. If a customer is not happy with the response to its concern and they want to make a formal complaint they should follow the procedure as follows.

4. Complaints Procedure

In order to ensure that effective and transparent Complaints management processes and procedures are in place for the prompt handling of Complaints, the measures set out below must be taken by all Operating Units in the Company.

In many cases the complaint may be resolved quickly by a way of an apology or by an acceptable explanation to the individual.

Here are three stages to the complaint's procedure:

1. **Stage One – the complaint:** The complaint must be written and will need to be signed. A complaint form is available to use at appendix 1. Complainants must receive an acknowledgement within five working days of receipt of a signed complaint.
2. **Stage Two – investigation:** Complaints will be fully investigated and a written response provided to the complainant within 5 working days by the investigator.

The complainant will receive written confirmation of the outcome of any investigation any recommendations/remedies made, such as reviewing of policies, staff development and training or appropriate improvement to Saurus.com.

Occasionally investigations may take longer, particularly if the complaint is complex. Should this be the case a email will be sent after 7 working days and a final date given for a conclusion to be reached.

If an individual remains dissatisfied with the outcome from Stage Two they can appeal within fourteen working days of the date of the outcome and progress to Stage Three.

3. **Stage Three – appeal:** If the complaint cannot be resolved to the complainant's satisfaction at stage two, or if the service leader feels that the complaint is of a very serious nature, or concerns a service leader then it will be referred to one of our directors.

The director will acknowledge receipt within five working days, they will review the Stage Two investigation and recommend one of the following actions within 3 working days. (from the date the complainant stated they wanted to take the complaint to stage 3).

The complainant should be informed in writing of the outcome of stage three, the decision reached about this complaint will then be final but other options available to the complainant (as listed below) should be detailed in the letter.

Saurus must give a full written response to complaints that involve rights and obligations under PSD2 within 15 business days, or 35 business days in exceptional circumstances.

Where Saurus fails to resolve a client's complaint within the 15 days time frame, or where the client feels that the complaint was not handled appropriately, (including cases where the complaint was not properly identified as a complaint), the client have the right to file a complaint to PayrNet if they believe that we provide our services improperly or our operations breach customers' rights or legitimate interests. The filing of complaints and complaint handling process is free of charge at PayrNet.

PayrNet shall accept complaints submitted in person (directly to Customer Service employee, verbally or in writing), by regular or registered mail (sending it to PayrNet's registered office or actual place of business: 138 Holborn, London, England, EC1N 2SW), email (at the address complaints@payr.net) or through the digital channels provided by PayrNet's online and mobile platforms.

Payrnet must be contacted in relation to the services directly provided by them, such as cards / ledgers.

If after been through the stages and the complainant is still not satisfied with the result, and they could approach any of the following agencies for advice:

- A solicitor
- Citizens Advice Bureau
- Financial Ombudsman , you can make an online complaint by visiting <https://www.financial-ombudsman.org.uk/consumers/how-to-complain> or calling 0800 023 4567.

5. Anonymous Complaints

Complaints received anonymously will be recorded and considered, but action may be limited if further information is required to ensure a full and fair investigation.

6. Data Protection

To process a complaint Saurus.com will hold personal data about the complainant, which the individual provides and which other people give in response to the complaint. We will hold this data securely and only use it to address the complaint.

The identity of the person making the complaint will only be known to those who need to consider the complaint and will not be revealed to other people or made public. However, it may not be possible to preserve confidentiality in some circumstances, for example, where

relevant legislation applied or allegations are made which involve the conduct of third parties.

7. Complaint Monitoring

Complaints are an important tool that will allow Saurus.com to learn about the services we provide and its quality.

They provide a useful source of information about how individuals see our services and how we are serving them. To ensure Saurus.com can learn from complaints the following data will be collected:

1. Name and address
2. Name of person dealing with the complaint
3. Date of complaint and response
4. Nature of complaint
5. Action(s) taken/recommendations made in response to the complaint
6. Lessons learnt



Complaint Registry Number: #####

Dated:

Dear Sir/Madam,

Saurus.com is committed to provide an excellent and efficient service. Our team is always ready to help and resolve your needs, but if you have any reservations about our services/products or any other concern, you may identify the same hereunder and email back to support@saurus.com

We assure you that your complaint will be addressed at highest priority and resolved at the briefest time possible. Occasionally investigations may take longer, particularly if the complaint is complex.

Complaint Details (Please give full details below, including dates and names where appropriate)

Thank you for completing this form. Please send it to support@saurus.com. You will receive an acknowledgement of receipt within five working days and full response within 7 days of the receipt of this form.

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|-------------|-----------------|
| Print Name: | Signature: |
| Date: | Account Number: |
| Email: | |