

BRAZA^{UK}

Complaints Handling

We're committed to fair, transparent and timely complaint resolution

At Braza UK, we take complaints seriously. If something hasn't gone as expected, we encourage you to let us know so we can investigate and resolve the matter promptly and fairly.

Our complaints process is designed to be clear, accessible and compliant with UK regulatory requirements, ensuring that all concerns are handled with care, independence and transparency.

What is considered a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, relating to our regulated activities, including payment services or electronic money, and involving:

- Actual or potential financial loss
- Material distress
- Material inconvenience

Complaints may be submitted by clients or, where applicable, by eligible complainants acting on their behalf.

How to submit a complaint

If you are already our client, we encourage you to contact your account manager or our support team.

If your issue remains unresolved, you may submit a complaint using the following contact details:

Email: complaints@braza.uk

Please include as much relevant information as possible so we can assess your complaint efficiently.

What happens next? Acknowledgement

We will acknowledge receipt of your complaint promptly, usually by the next business day.

Investigation

Your complaint will be reviewed impartially by our appointed Complaints Manager, who may contact you for further information if required.

Resolution timelines

- A final response will be issued within 15 business days, or up to 35 business days in exceptional circumstances beyond our control.

Our final response will clearly explain:

- Whether the complaint is upheld or rejected
 - The reasons for our decision
 - Any remedial action or compensation offered (where applicable)
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Escalating your complaint

If you are an eligible complainant and remain dissatisfied with our final response, you may refer your complaint to the Financial Ombudsman Service (FOS) within six months of the date of our final response.

Financial Ombudsman Service

Address:

Exchange Tower, London E14 9SR

Telephone:

0800 023 4567 (UK landlines)

0300 123 9123 (UK mobiles)

+44 20 7964 0500 (from abroad)

Website:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service is independent and free to use.

Our commitment

We are committed to:

- Handling complaints fairly, consistently and independently
- Communicating in clear, plain language
- Learning from complaints to improve our services
- Fully cooperating with the Financial Ombudsman Service when required

Complaints data is analysed regularly to identify root causes and improve our processes.