

# Complaints Policy

## Making a Complaint

If you have not been satisfied by our service please contact us in writing by email at [info@pakgreen.co](mailto:info@pakgreen.co) by post addressed to Complaints Department, PakGreen Group Ltd, Postal address: Lansdowne House 57 Berkely Square London W1J 6ER UK

Telephone number: 020 7290 9552

You can also contact us by telephone during normal business hours.

## Resolving complaints

We will keep you informed of the progress of the measures we are taking to resolve your complaint. We aim to resolve complaints promptly. Once an investigation has been completed, we will write to you with our conclusions.

If you are not happy with our response you may revert to us again, or if you are eligible, you may refer the matter to the Financial Ombudsman Service “FOS” within 6 months of our response. The contact details for the FOS may be found at the end of this policy.

You will be eligible to refer an unresolved complaint to the FOS if you are either:

- “a consumer” - the meaning being “any natural person acting for purposes outside his trade, business or profession”; or
- “a micro-enterprise” - a micro-enterprise is an enterprise that has fewer than 10 employees and has a turnover/annual balance sheet not exceeding 2m euros (i.e. approx. £1.6m) and have not been categorised as a professional client or an eligible counterparty; or
- “a small business” – an enterprise which is not an micro-enterprise and that has an annual turnover of less than £6.5m and which either has fewer than 50 employees or an annual balance sheet of below £5m and has not been categorised as a professional client or an eligible counterparty.

For these purposes an enterprise includes a partnership of self-employed persons.

## Timeframe for resolving complaints

If we have not been able to resolve a complaint within eight weeks of receipt of the complaint, we will inform you why we are not able to provide a response.

If you are an eligible complainant you are then entitled to refer the matter to the FOS.

# Financial Ombudsman Service

If you are an eligible complainant you can refer a complaint to the FOS if you are not satisfied with the way that we have handled it.

An eligible complainant's rights, including time frames for making complaints, are set out in the FOS's leaflet "Your Complaint and the Ombudsman". You can contact the FOS by telephone on either 0800 023 4567 or 0300 123 9123; by email addressed to [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or by post addressed to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Further information can also be found on the FOS' website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).