

SKRILL LIMITED

INTERNAL COMPLAINTS HANDLING PROCEDURE

Our Complaints Procedure

Effective complaints handling is a key part of customer service excellence and we are not afraid to tackle this complex and difficult subject. Every single current and potential customer is important and valuable for us and we believe that you have the right to a fair, effective and courteous service at all times. Therefore your comments are extremely important for us. We want to know what our customers and people interested in our service think about our performance and the standard of services we provide – not only do they allow us to improve our individual service to you in terms of quality and efficiency but they also help us enhance our product.

How to Make a Complaint

If something has gone wrong with the level of service provided, we encourage every customer to bring this to the attention of our Customer Service Department by logging in to your Skrill account and submitting your complaint via our online Support Centre. Alternatively we can be reached via mail, fax or telephone:

SKRILL LIMITED
FLOOR 27, 25 CANADA SQUARE
LONDON E14 5LQ
Telephone: +44 (0) 203 514 5562
Fax: +44 (0) 870 922 3274

Information you need to provide:

- o Your name, login email address and any reference such as transaction identification number – please do not provide your password;
- o Your contact details such as email address or phone number;
- o A clear description of your complaint and details on what you would like us to do to put it right.



How We Will Handle Your Complaint

Our Customer Service Team provided with detailed information of the difficulty that has arisen will always aim to resolve the matter to our customers' entire satisfaction fairly, efficiently and promptly.

Stage 1: When we have received your complaint you will receive a prompt acknowledgement verbally or in writing within 48 hours. If we receive enquiries via email, we will attach our answer with a unique ticket number that allows every customer to follow up on his/her complaint.

Stage 2: We will then confirm details of the action we have taken. You will be kept informed of the status of the case however a final response to your complaint may take up to 8 weeks.

Stage 3: There may be occasions, however, where a customer is not satisfied with the response he/she has received. If this is the case the customer's complaint may be referred to a more senior individual within the area of our Customer Service Management. Where necessary, the complaint will be referred by the more senior member of staff to an individual in higher authority with a view to resolving the matter.

If You Are Still Not Satisfied

We are committed to resolving complaints whenever possible through our complaints procedures. If a matter cannot be resolved satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service. This would depend on the nature of the complaint and whether within the rules of the Service the person making the complaint is "eligible" to refer the matter to the Ombudsman (within the eligible timeframe of 6 months set by them). The Ombudsman Service exists to provide independent adjudication and investigation will be undertaken prior to making a decision about outstanding disputes. Alternatively the Ombudsman can be contacted direct at the following address:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

E-mail address: complaint.info@financial-ombudsman.org.uk

For further information visit the Financial Ombudsman Service website at:

www.financial-ombudsman.org.uk

Hiring your own Solicitor or a third party complaints handling firm

We have made our complaints handling procedure open, clear and easy to follow and even if it should not be necessary for you to seek professional help, it is your right that you appoint a Solicitor or a third party complaints handling firm to assist you in resolving your dispute.

If you choose to employ a Solicitor, complaints handling firm, Financial Adviser or other as your representative, this does not affect the way we review your complaint. However, please be aware that:

- o Skrill does not charge you to investigate your complaint in accordance with the stages described in this document;
- o Skrill will not be liable for any costs incurred if you decide to employ a Solicitor or a third party complaints handling firm or individual;
- o In the instances where a complaint is upheld and redress is due, Skrill will only make payment to the respective account holder even if they have been represented by a third party.