

HOUSECURE COMPLAINTS PROCEDURE

We want to make using the Housecure platform simple and rewarding for all our customers. If you feel unhappy about any aspect of our service then our complaints procedure is designed to help resolve your complaint quickly and fairly.

Get in touch

Our UK based Customer Care Team will be on hand via chat from 9am to 6pm, Monday to Friday (excluding bank holidays).

Alternatively, you can write to us via our email at complaints@housecure.co.uk.

What to include in your complaint

To help us review and resolve your complaint as quickly as possible, make sure to include:

- Your name
- The email address that you use to sign in to Housecure
- Your telephone number, including area code
- A clear description of your complaint
- Your status as either:
 - A private consumer
 - A representative of a business that employs fewer than 10 persons, and has an annual turnover or balance sheet of £2 million or less
 - None of the above
- The email address where you prefer to receive messages (optional)

Response time

We'll try to confirm that we've received your complaint promptly, and to issue our response to your complaint within 3 days, and no later than 15 business days if its related to our payments services and 8 weeks if not.

In our response, we tell you how your complaint has been addressed, or why it can't be addressed yet, and what the next steps are.

Important: Complex situations may take longer to resolve. In certain cases, resolution of a payments related complaint may take up to 35 business days from the date on which we receive your complaint. If this is the case, we'll provide you with a status update within 15 business days of receiving your complaint submission.

Financial Ombudsman Service

Our aim is to resolve your complaint quickly and completely. If for any reason you're not satisfied with our response, you can escalate your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service (FOS) in the UK is an independent dispute resolution scheme for complaints about financial services.

The service is free to complainants. However, there are some limitations on what the FOS can review.

For example, the FOS will only consider complaints that are:

1. About regulated financial services and products.
2. From 'eligible' complainants

It is our policy to treat all complainants fairly, however, Eligible Complainants are legally defined and have additional rights in law that we must acknowledge and adhere to. These rights include the right to refer a complaint to the Financial Ombudsman Service (see below).

An Eligible Complainant, has been classified by the FCA as a customer of the firm who is a:

- A private individual.
- A business which employs fewer than 10 people; and has a turnover or annual balance sheet that does not exceed €2 million (some additional restrictions may apply).
- A Small businesses has an annual turnover of less than £6.5 million and employs fewer than 50 persons; or has a balance sheet total of less than £5 million (some additional restrictions may apply).
- A charity which has an annual turnover of less than £6.5 million.
- A trust which has a net asset value of less than £5 million.

You can request a review of your complaint by the FOS if:

- You aren't satisfied with our final response notification.
- You issued your complaint to us but haven't received a response within 15 business days if it was a payments related complaint or 8 weeks if not.

You can make a complaint directly or you may authorise somebody else to make a complaint on your behalf.

There are three ways you can get in touch with the Financial Ombudsman Service.

By phone

There are two numbers you can call:

0800 023 4567

Calls to this number are free on mobile phones and landlines

0300 123 9123

Calls to this number cost no more than calls to 01 or 02 numbers.

Online

You can find details of their services, and file a complaint through their online form at: financial-ombudsman.org.uk

In writing

Exchange Tower

Harbour Exchange Square

London

E14 9SR

The Financial Ombudsman Service will independently consider both sides of the case and decide whether we need to take any additional action to resolve your complaint.

Please note that the Financial Ombudsman Service will only consider your complaint once you have tried and failed to resolve it with us.

Online dispute resolution platform

The European Commission also provides an online dispute resolution (ODR) platform that allows customers in Europe who have bought a product or service online to submit a complaint.

Their website is: ec.europa.eu/odr

The ODR platform will pass the complaint on to the appropriate independent dispute resolution service – for Housecare this is the Financial Ombudsman Service.

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