

Complaint Handling Process

Scope

Our complaint-handling process covers all aspects of our services. If you have any issues or concerns, please follow the steps outlined below to ensure your complaint is resolved promptly.

Contact Information

For any complaints, please contact us at: support@monetum.com

Address: 62 Kremmastis Rodoy, fl. 1, flat 101, 4620 Episkopi, Lemesos;

Complainants who wish to contact Moorwand may lodge a complaint to Moorwand Customer Operations Team by email at operations@moorwand.com.

Address: Fora, 3 Lloyds Avenue, London, EC3N 3DS.

Resolution Timeframes

Acknowledgment of Complaint:

- **Timeline:** Within 3 business days.
- **Details:** We will take the details of your complaint and record it in our complaint log. If your complaint is resolved within this period, you will receive a Summary Resolution Communication (SRC).

Acknowledgement of Delay:

- **Timeline:** Within 5 business days.
- **Details:** If your complaint has not been resolved within 3 business days, we will issue an acknowledgement regarding the delay and keep you informed about the progress.

Resolution of PSD/EMD Complaints:

- **Timeline:** Within 15 business days.
- **Details:** We aim to respond to and resolve complaints related to Payment Services Directive (PSD) or Electronic Money Directive (EMD) within this period. In exceptional circumstances where we cannot meet this timeframe, we will explain the reason for the delay and inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS).

Final Response:

- **Timeline:** Within 35 business days.
- **Details:** We will ensure that even in exceptional circumstances, your PSD/EMD complaints are resolved with a Final Response Letter (FRL) within this period. If the complaint remains unresolved, we will inform you of your right to refer the matter to FOS.

Comprehensive Resolution:

- **Timeline:** Within 8 weeks.
- **Details:** All complaints will be fully resolved, and a Final Response Letter (FRL) will be issued. We will inform eligible customers about their right to escalate the complaint to the Financial Ombudsman Service (FOS) if they are not satisfied with the resolution.

Escalation

If your complaint is not resolved to your satisfaction, you may escalate it to the Financial Ombudsman Service (FOS) or Bank of Lithuania (BoL).

Financial Ombudsman Service (FOS):

Website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Address: Exchange Tower, London E14 9SR

Telephone: 0800 023 4 567 (free from most UK landlines but charges may apply if using a mobile phone or dialling from outside of the UK),

Alternative Phone: 02079640500 (calls by UK mobile cost no more than a national rate call to an 01 or 02 number and additional charges may apply if dialling from outside of the UK);

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

The Bank of Lithuania (BoL):

Website: <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>

Address: Totorių g. 4, LT-01121 Vilnius;

Telephone: +370 5 251 2763 (free from most Lithuanian landlines but charges may apply if using a mobile phone or dialling from outside of Lithuania),

E-mail: info@lb.lt