



Helping you
resolve your
complaint
or dispute



Our Service Promise

Shieldpay was built on our foundation to protect our customers in any payment transaction and along with this we also want to be known for giving our customers an excellent experience which we work hard to maintain.

We also know that sometimes things can go wrong, for example we have made a mistake or we could have done things better. Our promise is to do our best to make sure we put things right and resolve your complaint and be respectful, prompt, open, honest and most importantly focused on resolving your complaint.

Our Complaints Process

- When you experience an issue when using Shieldpay, either talk to us or use our instant chat function in the first instance – we generally are able to help you immediately and help you resolve any issues.
- If we aren't able to help you in the first instance or you are unable to discuss the complaint with us, please let us by email or our online messaging system by giving us as much information as possible so we are able to investigate your complaint as quickly as possible.
- Once we have all the information we will try and resolve your complaint within 3 working days – we will work with you to ensure you are happy with such resolution first.

- If it takes us longer than 3 days to resolve your complaint we will let you know and will then aim to resolve your complaint by providing you a full response within 15 working days from when we received the complaint. We will then respond in full to your concerns and work with you to obtain more information if necessary.
- In exceptional circumstances we may need more time to investigate and resolve your complaint. No matter what we will make our final decision and issue our final response within 35 working days from receipt of the complaint unless we are unable to. If this happens, and this is exceptional, we will then write to you with an indication on when you can expect our final response.

Appeals Process

- If we can't resolve your complaint to your satisfaction or we do not give you a response within 35 working days, you can refer your complaint within 6 months to the Financial Ombudsman Service, free of charge.
- If you do not refer your complaint in time, the Financial Ombudsman Service will not have our permission to consider your complaint unless they believe there are exceptional circumstances in which it can be reviewed.
- Our Service Promise will continue at every stage and we will work with the Financial Ombudsman Service to try and help achieve the right resolution.

Handling of Disputes

When dealing with goods and services that you have transacted for using Shieldpay, we understand that there may be instances whereby you feel that those goods and services were not to your satisfaction.

Where funds are still in our Vault, either side to a transaction can raise a dispute and we will be there to assist each party in the transaction to help resolve their dispute and try and obtain a satisfactory outcome for both sides. We have developed a process building on our own customer experience as well as industry experts.

Dispute Resolution Process

- If you're unhappy with how your transaction has taken place with the other person, and funds are still being held in the Shieldpay Vault, you can log a dispute by contacting our Support team. Funds can only be released when both sides have agreed they're happy with how the transaction took place.
- When raising a dispute and to make sure we can handle this as efficiently as possible, provide us with all the information surrounding the transaction and dispute, we will then log the dispute and start the dispute resolution process.
- We will share all this information and the nature of the dispute with the other person so that you are able to try and resolve the dispute between yourselves as fast as possible. We will always be the middle man in the process and will only act upon the instruction once a resolution has been properly reached. If you are unable to reach a resolution we will then help you refer your dispute to arbitration.

Arbitration

- Where following our dispute resolution process you and the other party are unable to resolve your dispute, you can refer your dispute to the Centre of Effective Dispute Resolution or CEDR to resolve your dispute.
- We have appointed CEDR to act as the third party independent dispute resolution service for our customers when informal resolution has been unsuccessful.
- Once you and the other party have elected to resolve your dispute with CEDR they will appoint a dedicated arbitrator to hear your case. There is a cost for this service depending on the amount of the dispute.
- Once CEDR has considered all information they will make a binding ruling which will be shared with Shieldpay. We will then, unless we are notified of an appeal or other court claim, act in accordance with the ruling made by CEDR.

More Information

For more information about how we deal with complaints or disputes please visit our Support section of our website at www.shieldpay.com

Contact Details

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Centre for Effective Dispute Resolution

70 Fleet Street
London
EC4Y 1EU

Tel: 020 7520 3800
Email: applications@cedr.com
Website: www.cedr.com