

Complaints Handling Procedure

Daytona Capital Management Ltd (trading as hellopaisa) strives to give a high-quality service to our customers. It is important for us to know if we do disappoint you. We welcome any service improvement suggestions that you may wish to make by contacting us.

**You may think the matter serious enough to complain.
Please make your complaint in writing or by filling your compliant electronically.**

Writing to:

Daytona Capital Management Ltd

Office 02-107, 5 Merchant Square, London, England, W2 1AY

Or using the form below to send to us your complaint electronically.

If we cannot resolve your complaint within 15 business days from initial receipt of your complaint, we will write to you anyway indicating the reasons for the delay in answering to the complaint and specifying the deadline by which you shall receive the final reply. Such final response will take no longer than 35 business days.

If you are not satisfied with the outcome of your complaint or not happy how the complaint has been handled please contact our compliance department at **complaints@hellopaisa.co.uk**.

If you remain dissatisfied, you may take the matter further by contacting the:

The Financial Ombudsman Service

Exchange Tower
London E14 9SR
www.financial-ombudsman .org.uk
Telephone: 0800 023 4567

You'll need to contact them within **six months** of the business's final response – in writing, over the phone or by visiting their website and completing their online compliant form – <https://help.financial-ombudsman.org.uk/help>

They will need to know:

– some personal details – like your name and address, what the problem is – and how you want things put right *and* some key details in regards to the complaint. (*Amount / date of transaction / transaction reference number / copy of receipt and all other details you think are relevant for the complaint*).

To understand better what a “final decision” by an ombudsman means, please click on this consumer factsheet –

http://www.ombudsmandecisions.org.uk/final_decision.pdf

You may also be able to submit a complaint and /or claim through the European Online Dispute Resolution Platform at: <http://ec.europa.eu/consumers/odr>

(Link: <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=EN>)

Ultimate Redress:

If, after contacting all parties, the complainant remains dissatisfied with the outcome of the complaint then (s)he may seek redress through the FOS and ultimately the courts if (s)he so wishes.