

Complaints Handling Process

Introduction

Plum Fintech CY Limited and Plum Money CY Limited (“Plum”, “we”, “our”, “us”) are committed to providing high-quality products and services. Should you feel dissatisfied with any aspect of our services, you have the right to submit a complaint at help@withplum.com or eucomplaints@withplum.com or via our App.

We treat complaints seriously and aim to handle them fairly, consistently and promptly. Your feedback helps us improve our products and services and enhance our customer experience.

What counts as a complaint?

A complaint is any expression of dissatisfaction relating to the products or services provided by Plum, including concerns regarding our actions, decisions, or the level of customer service, where you expect a response or resolution.

We treat every complaint seriously. Each one is assessed individually, fairly, and impartially, and we aim to resolve it promptly and transparently.

How to submit a complaint?

If you are an existing Plum customer, we recommend contacting our Customer Support team at help@withplum.com first or via our App, as many issues can often be resolved quickly through these channels.

If your issue remains unresolved, you may either:

- Ask the Customer Support agent you are in contact with to submit a formal complaint on your behalf; or
- Lodge a complaint directly in writing using one of the following channels:
 - **Email:** eucomplaints@withplum.com
 - **Post:** Galaxias Building, Block A, Second Floor, 36 Agias Elenis Str., Nicosia 1061, Cyprus

Complaints are handled in **English**, so we kindly ask that complaints are made in English to ensure they can be properly assessed and responded to in a timely manner.

To help us investigate your complaint efficiently, please include the following information where possible:

1. Your full name
2. The email address associated with your Plum account
3. A clear description of the issue or concern
4. Any relevant dates or transactions
5. Any supporting documentation or screenshots (if applicable)

Providing this information will help us understand your concern fully and respond as quickly as possible.

Acknowledgement and initial assessment of complaints

Upon receipt of your complaint, our staff will acknowledge it within **five (5) business days** and provide you with a reference number for your complaint. Please use this reference number in all future communications with the Company, the Financial Ombudsman, and/or the Cyprus Securities and Exchange Commission (“CySEC”) regarding this specific complaint.

All complaints are handled by our Complaints Team. During the investigation, we may rely on information you provide as well as information already available to us. We may also contact you if additional information or clarification is required to help us fully assess your complaint.

Investigation and Resolution of Complaints

The Company will carefully review and investigate each complaint and make every effort to resolve it without undue delay. We aim to provide the outcome of our investigation **within eight (8) weeks** from the date the complaint was submitted.

During the investigation, we will keep you informed of the progress and may contact you directly, by email or phone, if additional information or clarification is required. Your cooperation may be requested to help expedite the investigation and resolution.

If the investigation cannot be completed within **eight (8) weeks**, we will issue a holding response in writing, explaining the reasons for the delay and providing an updated expected timeframe. In any event, the Company will provide the outcome of the investigation **no later than four (4) weeks** after the holding response, depending on the complexity of the case and the information provided.

Once the investigation is complete, the Company will inform the Complainant of the outcome, including an explanation of our position and any remedial actions to be taken, if applicable.

Closing a complaint

A complaint will be considered closed once we have communicated our final response to you.

If, after receiving our final response, you are not satisfied with the solution and/or the actions taken to resolve your complaint, you have the right to escalate your complaint to the relevant external dispute resolution body:

1. Financial Ombudsman of the Republic of Cyprus

- **Address:** 15 Kypranoros street, 1061 Nicosia
- **Postal address:** P.O BOX: 25735, 1311 Nicosia.
- **Telephone:** 22848900
- **Complaints Email:** complaints@financialombudsman.gov.cy
- **General Enquiries:** enquiries@financialombudsman.gov.cy
- **Website:** www.financialombudsman.gov.cy

Complaints should be submitted to the Financial Ombudsman, within twelve (12) months from the date you submitted your complaint to the Company, or within eighteen (18) months from the date you became aware, or should reasonably have become aware of the issue

2. Financial Services Complaints Institute (KIFID)

- **Address:** Postbus 93257, 2509 AG Den Haag, Netherlands.

- **Website:** www.kifid.nl.
- **Complaint submission:** <https://www.kifid.nl/file-a-complaint/>

You may refer your complaint to KIFID, and the Company will cooperate fully with KIFID in resolving any complaints and will abide by their decisions.