

Complaints Policy

At PaydayIOM.uk, providing an exceptional customer experience is our top priority. If you would like to express your dissatisfaction with any of our services, please follow our complaints procedure, below. If you have a complaint about your lender, please contact that lender directly.

How to File a Complaint

Please provide a detailed description of your complaint along with your contact information to our Compliance department by email at: info@paydayiom.co.uk.

You may also direct your complaint to us by post or by telephone:

TdotUK Limited
c/o Compliance Department
Platinum House, Suite 5,
23 Hinton Rd, Bournemouth
BH1 2EF

Telephone: [0808 189 0649](tel:08081890649)

Response Time

Upon receipt of your complaint, we will do our best to resolve it by the end of the next business day.

If we're unable to do this, we will send you a prompt written acknowledgment of your complaint within three (3) working days and tell you who is handling it. In addition, we will provide you with a copy of our complaints handling procedure.

The complaint process might require an internal or external investigation, which may result in a longer resolution time. If we need to investigate your complaint further to respond fully, we will tell you and keep you regularly updated. Please note that complicated complaints might prompt a comprehensive investigation. We will send our final response as soon as possible, but in any case within eight weeks of receiving your complaint. We regret that not all complaints can be resolved to the satisfaction of the customer.

Financial Ombudsman Service (FOS)

If you are unhappy with our response to your complaint, you may contact the Financial Ombudsman Service for their consideration. The website for the FOS is <http://www.financial-ombudsman.org.uk>. Please contact the Financial Ombudsman Service within six months of receiving our final response.

Note: Please ensure that you are contacting the FOS with regard to the correct party. We are a brokerage service, and not a lender. We do not make credit decisions, issue loans, or engage in collection activity. Please contact us if you have a question about the identity of your lender.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: [0300 1239 123](tel:03001239123)
Email: complaintinfo@financial-ombudsman.org.uk

Dispute Resolution

In addition to the options described above, you may also request a review on the European Online Dispute Resolution platform, located at: <http://ec.europa.eu/consumers/odr>.

BCCA

If you would like to make a complaint to our trade association, BCCA, their contact details can be found below. As a first step, the BCCA will refer your complaint to its Chief Executive (or a nominate representative) who will make sure to investigate it and send a response to you.

Chief Executive
BCCA
Suite 7
Station House
Central Way, Warrington
WA2 7FW

Telephone: [01925 737100](tel:01925737100)
Email: info@bccaco.uk

<http://www.bccaco.uk>

Please be advised that you can turn to the Financial Ombudsman Service without first referring the complaint to the BCCA.