

## Customer Complaints Procedure

At Zoe-Transfer, we always aim to provide you with the highest standards of service – both through our product, and our Customer Support team, who are always on hand to help with your enquiries. However, we do understand that there may be rare occasions where our service has not met your expectations.

If this is the case, we wish to extend our sincerest apologies to you that you feel we have let you down, and we will remain committed to righting the situation with you wherever possible.

This article contains details of our complaints procedure, and your rights as a consumer.

Although you have the right to make a complaint orally, for the sake of a clear understanding of the issues at hand, we would always recommend that you submit your complaint by email to [Business.support@MatrixZoe.org](mailto:Business.support@MatrixZoe.org), clearly detailing your account membership number (beginning with a 'ZT'), or the payment order number (beginning with '#') in question.

Please outline fully the nature of your dissatisfaction or complaint, and your email will be escalated to the correct individual or department. All of our Customer Support team receive training on recognising and managing a complaint, and are aware of our internal escalation procedure.

We will then:

Send you written acknowledgement that your complaint has been received;

Contact you further should we require any additional information regarding your case;

Fully investigate your case and your concerns, followed by issuing a detailed response, including explanation of our decisions, and reasons for our actions.

If you remain dissatisfied with our response, you have the right to forward your concerns to the Financial Ombudsman Service.

## Deactivated Accounts

If you find that your account has been deactivated, and are unsure why, please email our Customer Support team at [Business.support@MatrixZoe.org](mailto:Business.support@MatrixZoe.org). They will advise on the best way to proceed, and will be happy to take a second look, should you feel we have made a mistake

## Transaction Complaints are timbound

Please take note that for all transactions executed online you have 3 working days to raise your complaints by sending a mail to [Business.support@MatrixZoe.org](mailto:Business.support@MatrixZoe.org). **Be warned that all transactions get archived 3 days after the completion of the delivery;** outside this timeline giving the focus to your claim is totally at the discretion of Zoe-Transfer.