



INTERNAL COMPLAINTS HANDLING PROCEDURE

Skrill USA Inc

Our Complaints Procedure

Effective complaints handling is a key part of customer service excellence, and we are not afraid to tackle this complex and difficult subject. Every single current and potential customer is valuable to us, and we believe that everyone has the right to a fair, effective, and courteous service at all times. Therefore, customers' comments are extremely important to us. We want to know what our customers and people interested in our service think about our performance and the standard of services we provide – not only do they allow us to improve our individual service towards them in terms of quality and efficiency but they also help us enhance our product.

How to Make a Complaint

If something has gone wrong with the level of service provided or if an issue arises, we encourage you to bring the matter to the attention of our Consumer Services Team as soon as possible by logging in to your Skrill account and submitting your complaint via our online Message Center. Alternatively, we can be reached via mail or telephone:

Skrill USA, Inc.
5335 Gate Parkway
Fourth Floor
Jacksonville FL 32256
Telephone: **+1 (855) 719-2087**

We will ensure that no customer will in any way be disadvantaged as a result of making a complaint. Information you need to provide to allow us to investigate your complaint fully and fairly:

- o Your name, login email address and any reference such as transaction identification number – please do not provide your password;
- o Your contact details such as email address or phone number;
- o A clear description of your complaint and details on what you would like us to do to put it right.



How We Will Handle Your Complaint

Our Consumer Services Team provided with detailed information of the difficulty that has arisen will always aim to resolve the matter to our customers' entire satisfaction fairly, efficiently and promptly.

- Stage 1:** When we have received your complaint, you will receive a prompt acknowledgement verbally or in writing within 48 hours. If we receive enquiries via email, we will attach our answer with a unique ticket number that allows every customer to follow up on their complaint.
- Stage 2:** We will then confirm the details of the action we have taken. You will be kept informed of the status of the case, however, a final response to your complaint may take up to 15 business days.
- Stage 3:** There may be occasions, however, where a customer is not satisfied with the response they have received. If this is the case, the customer's complaint may be referred to a more senior individual within the area of our Consumer Services Management. Where necessary, the complaint will be referred by the more senior member of staff to an individual in higher authority with a view to resolving the matter.

If You Are Still Not Satisfied

We are committed to resolving complaints whenever possible through our complaints procedures. If a matter cannot be resolved satisfactorily, you may be able to refer your complaint to the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure financial companies treat customers fairly. The CFPB can be contacted at the following address:

Consumer Financial Protection Bureau

PO Box 2900
Clinton, IA 52733-2900
Telephone: +1 (855) 411-2372 or +1 (855) 729-2372

For further information, visit the Consumer Financial Protection Bureau website at <https://www.consumerfinance.gov/>.



Hiring your own Solicitor or a third-party complaints handling firm

We have made our complaints handling procedure open, clear and easy to follow and if it should not be necessary for you to seek professional help, it is your right that you appoint a Solicitor, a third-party complaints handling firm to assist you in resolving your dispute.

If you choose to employ a Solicitor, complaints handling firm, Financial Adviser, or other as your representative, this does not affect the way we review your complaint. However, please be aware that:

- o Skrill does not charge you to investigate your complaint in accordance with the stages described in this document;
- o Skrill will not be liable for any costs incurred if you decide to employ a Solicitor or a third-party complaints handling firm or individual;
- o In the instances where a complaint is upheld, and redress is due, Skrill will only make payment to the respective account holder even if they have been represented by a third party.