



## Complaints Policy Summary

### Introduction:

IPB PAY a trademark of KAF International Payment Business LTD “KAF IPB” with registration number 14815623, is dedicated in providing excellent customer service and maintaining a healthy customer relationship at all levels from CEO down. We have a Complaints Policy to ensure all complaints are handled as efficiently and effectively as possible.

As a customer of ours, you are entitled to make a complaint to us. The following outlines our policy and procedures for the handling of verbal and written complaints.

### Summary:

We want to resolve your complaints as soon as possible. Please call our customer service and we'll do our best to fix any problems you may be having with our service, as soon as possible.

### Our Responsibilities:

- To provide an efficient, fair and structured mechanism for handling complaints.
- To provide our customers with access to the complaints handling process, including those customers with disabilities and special needs.
- To keep customers informed as to the progress of their complaint and the expected timeframe for resolution.
- Quarterly to review our complaints so that we can improve our standard of customer service.

### Handling Your Complaint:

- Upon receiving a complaint, we will acknowledge your matter via telephone or in writing within 2 business days.
- If your complaint is urgent, such as where you have been accepted by us as undergoing financial hardship under our financial hardship policy, where your service is about to be disconnected, or where you are receiving Priority Assistance (for example, for medical reasons) we will prioritize your complaint and attempt to resolve it within 2 working days. If we cannot, we will explain why and the reasons for taking longer.
- We will keep you informed of the progress of your complaint, proposed actions, and the expected timeframe for resolution.
- Our aim is to resolve complaints in a timely manner, and we will generally resolve a matter within 30 calendar days.
- Complex complaints may take longer than 30 calendar days to resolve. In these cases, we will regularly update you on the progress and likely timeframe for resolution.
- We will advise you of the outcome of your complaint. Where you have requested us to do so, we will advise you in writing.

- We may impose a charge for handling your complaint in special circumstances. For example, we may charge you a fee where your complaint requires us to retrieve archived records that are more than 24 months old.
- Making a complaint should normally be free. If we think your complaint requires a charge, we will not impose one without discussion with you. If your complaint is upheld in your favor, and we have

charged you complaint handling fees, we will refund you the full amount of the fees charged within 30 days.

**Step One:**

If you have a complaint regarding any aspect of your account or dealings with IPB PAY, we urge you to contact us via [complaint@ipbpay.com](mailto:complaint@ipbpay.com) or telephone our Customer Service in the first instance. Our objective is to resolve the vast majority of enquiries or complaints during your first contact with us.

You will be charged at a local rate. If you prefer to put your complaint in writing, we will respond to your letter and will confirm any details in writing if you request us to do so. When you discuss your complaint with us, we can assist you to clarify and formulate the complaint.

**Step Two:**

Complaints made to IPB PAY are overseen by our customer service management. After a complaint is made, if it is not immediately resolved, we may need to investigate it. This process may take 7 Business Days, or longer (in which case we will update you with a reason for the delay and the expected timeframe).

If you are not satisfied with the response tendered to you, you may ask Customer Service Management to escalate your complaint to senior management directly. If so, we will try to make a senior management representative available to address the complaint as soon as possible (depending on availability).