

# Complaints and Dispute Resolution Process

## Klarna



## Contents

1. Policy statement	3
2. KLARNA Complaints Procedure	3
3. If we cannot resolve the complaint within 8 weeks	3
4. Financial Ombudsman Service (FOS)	4
5. Referral to our Principal Firm	4

## 1. Policy statement

Pod Point is committed to providing exceptional customer service. While we make every effort to ensure customer service is superior, sometimes mistakes are made. When something goes wrong, we need you to tell us about it, as this helps us to improve our standards. This document relates only to issues with the regulated financial product offered in our partnership with KLARNA.

## 2. KLARNA Complaints Procedure

We take all complaints very seriously and in the first instance all complaints should be made via email to [complaints@pod-point.com](mailto:complaints@pod-point.com). Alternatively you can also contact us by post at: 222 Gray's Inn Road, London, WC1X 8HB.

**2.1** We will send you an initial response within 5 days of receiving your complaint to let you know that your query is being investigated by the appropriate team. This will include details of our complaints handling procedures.

**2.2 Informal Complaint Process** - Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated via an informal process.

Following a full investigation, should a solution to your complaint be proposed and you indicate your acceptance within 3 business days, we will promptly send you a **'Summary Resolution Communication'** by your chosen method of communication. This will include:

- Acknowledgment of your complaint and confirmation that your case has been satisfactorily resolved and closed.
- Provide details on the procedure for disputing the outcome in the event of your dissatisfaction.

**2.3 Formal Complaint Process** - In situations whereby we cannot offer you a resolution in 3 business days we will contact you with the following:

- We will fully investigate the complaint and, where necessary, make contact with you to seek clarification on any points.
- We will send you a final response letter as soon as possible, but no later than 8 weeks after we received the formal complaint, detailing how your complaint has been resolved and closed, and if any redress will be offered.

Our final response letter will set out clearly our decision and the reasons for it. If any financial redress is offered, a clear method of calculation will be shown, and it will be paid promptly and in full.

We will include details of the Financial Ombudsman Service (FOS) in our final response. If you are not satisfied with the outcome, you may be eligible to refer your complaint to FOS. You must refer the matter to FOS within 6 months of the date of this letter or the right to use this service is lost.

## 3. If we cannot resolve the complaint within 8 weeks

While we would always aim to complete an investigation within 8 weeks, if, for any reason, our investigation is not concluded within this period, your Complaints Advisor will write to you again. We will inform you of the reasons for the delay and advise that if you are not satisfied with our progress you may be entitled to refer the complaint to the FOS.

## 4. Financial Ombudsman Service (FOS)

It is our policy to treat all customers the same, however, only eligible complainants may refer their complaint on to the Financial Ombudsman Service (FOS). Eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

Eligible complainants are:

- A consumer
- Companies within the definition of a microenterprise or a small business

## 5. Referral to our Principal Firm

We are an Appointed Representative of Product Partnerships Limited (FRN: 626349). Therefore, if your complaint is regarding finance or connected services, you have the option of referring your complaint to our principal on the contact details provided below.

Contact details

**Address:** Product Partnerships Limited, Suite D2 Joseph's Well, Hanover Walk, Leeds. LS3 1AB

**Telephone number:** 01274 921234

**Email address:** [info@productpartnerships.com](mailto:info@productpartnerships.com)