



## How We Handle Your Complaint

We want all customers to be happy with the service we offer but always welcome feedback if that is not the case. If you do have cause to complain we will do everything we can to resolve matters quickly and to our mutual satisfaction.

## Making a Complaint

As a first step, you should contact a member of our Customer Service Team who will try to resolve any concerns you may have as quickly as possible.

Alternatively, you can contact us in one of the following ways:-

**By Telephone:** Please call 0800 918 642

**By Email:** [online@westernunion.com](mailto:online@westernunion.com)

## Our Complaints Procedure

We will always try and resolve your concerns by the close of the third business day following the complaint, although if this is not possible we will send you a written acknowledgement within five business days. This will set out our understanding of the issues you have raised and will contain the name and contact details of the person dealing with the complaint.

We will resolve most complaints within fifteen working days. If we are unable to do so, we will contact you again, to keep you informed of our progress and indicate when we will issue the final response.

As soon as we have established all the facts and completed our investigation, we will provide you with a formal written response which will set out our findings and explain our final position. This response will be issued by e-mail, in PDF format. A postal copy can be supplied on request.

As your complaint relates to a product or service purchased online, you can contact the European Commission using their Online Dispute Resolution (ODR) platform. The ODR portal offers out-of-court solutions to disputes connected to online transactions. You can access the ODR platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>. This platform allows consumers to submit their complaint through a central site which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. This is designed to help consumers resident in the EU get access to dispute resolution if they remain unhappy with the response they have received from the business established in the EU. As the ODR platform will refer your complaint to the UK Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

Our final response will include details of your right to contact The Financial Ombudsman Service and their leaflet, which you can utilise, should you remain dissatisfied with our investigation or the outcome of your complaint.

If after 35 days your complaint is still unresolved, you will be entitled to refer your complaint, free of charge and subject to eligibility, to the Financial Ombudsman Service.

If you decide to ask the Financial Ombudsman Service to review your complaint, you must do so within six months of the date of our final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.



Their contact details are shown below:-

**Phone:** 0800 023 4567 or 0300 123 9 123 (or +44 20 7964 0500 if calling from outside the UK)

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Post:** Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
United Kingdom

Details of the type of complaints that are eligible to be considered by the Financial Ombudsman Service are available on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)