



Complaints Handling Policy

UK & EUROPE RETAIL CLIENTS



Sokin places great importance on ensuring that it provides the highest standards of service to its clients.

If you are dissatisfied with the service you have received, we encourage you to advise us of your complaint so that we have the opportunity to investigate and put matters right where the service has not been on the highest standards.

We aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.

We aim to ensure that:

- it is easy for you to raise your complaint;
- your complaint is appropriately investigated;
- any suggestions for improvements are considered;
- you are satisfied with the handling of your complaint.

This page explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

How to raise a complaint

If you are not satisfied with any aspect of our service or products, you can submit a complaint by emailing complaints@sokin.net

How long will it take?

Our aim is to address any concerns as soon as possible and within the regulatory guidelines. The timescales we will adhere to is detailed below;

Within Two business days

We will confirm receipt of your complaint via email within 2 days of receiving it and will aim to resolve the complaint as soon as possible.

Within Fifteen business days

On occasion, a complaint may need to be escalated, but we would generally expect to resolve the complaint by the end of 15 business days following receipt of the complaint.

Within Thirty-Five business days

In exceptional circumstances, where we are unable to issue a final response within 15 business days of receipt of the complaint, we have up to a maximum 35 business days from the date of receipt to issue a final response.

The final response will clearly set out Sokin's position with regard to your complaint.



If you are unhappy with the resolution

For UK-based Customers

If for whatever reason, you are unhappy with the response to your complaint can refer the complaint to, the Financial Services Commission at:

Payment Services Team Financial Services Commission
PO Box 940 Suite 3 Ground Floor
Atlantic Suites, Europort Avenue Gibraltar

Or via email - psdcomplaints@fsc.gi

For EU-based customers, if you are dissatisfied with our response, you can refer the matter to the Malta Financial Services Authority:

Office of the Arbiter for Financial Services on +356 80072366 or +356 21249245.

Further details regarding the Arbiter's complaint procedure are accessible via the Office of the Financial Services Arbiter website:

<https://www.mfsa.mt/consumers/complaints/>

<https://financialarbiter.org.mt/oafs/complaint>

