

Complaints Policy

Contact us

Email complaints@muchbetter.com Please provide us with your name, and registered phone number, the reason for your concern and as much relevant information and details as possible. MIR has internal procedures for handling complaints fairly and promptly. A copy of MIR Complaints' procedure is available on the [MuchBetter Website](#) and may also be submitted to you directly upon your request.

The next steps

MIR will respond to your complaint in writing within 15 (fifteen) business days (or up to 35 business days in exceptional circumstances) after the receipt of the complaint. In exceptional cases, due to reasons beyond MIR's control, we may send you a preliminary response indicating the reasons for the delay and the date when a final response from MIR should be expected. Where MIR fails to resolve a client's complaint within the 15-day time frame, or where the client feels that the complaint was not handled appropriately, (including cases where the complaint was not properly identified as a complaint), the client has the right to file a complaint with the financial Ombudsman service if they believe that we provide our services improperly or our operations breach customers' rights or legitimate interests.

Financial Ombudsman Service

Where MIR fails to resolve a complaint from a MuchBetter wallet customer within the 15-day time frame (or up to 35 business days in exceptional circumstances), or where you as the client feel that the complaint was not handled appropriately, (including cases where the complaint was not properly identified as a complaint), you have the right to file a complaint to the Ombudsman if you believe that we provide our services improperly or our operations breach your rights or legitimate interests. The filing of complaints and complaint handling process is free of charge.

If after the resolution of your complaint you feel you have additional information to support your complaint, let us know as we would welcome the opportunity to help resolve the matter in full. In the unlikely event that we are unable to resolve your complaint to your satisfaction, you may choose to refer your complaint to the Financial Ombudsman Service for an impartial review and would need to do so within 6 months of our final response. The Ombudsman may be contacted by:

- **Post:** address your complaint to Financial Ombudsman Services Exchange Tower, Harbour Exchange London E14 9SR
- **Telephone:** 08000234567 or +442079640500 from outside the UK Or **online** by visiting the FOS website