

Complaints Policy

Contact us

Email: complaints@muchbetter.com

If you would like to make a complaint, please contact us by sending us an email to 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. We have internal procedures for handling complaints fairly and promptly. A copy of our complaints' procedure is available on the MuchBetter Website and may also be submitted to you directly upon your request. A complaint acknowledgement will also promptly be sent to you. You agree to cooperate with us and provide the necessary information for us to investigate and resolve the complaint as quickly as possible.

The next steps

We 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 valid and justifiable reasons beyond our 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 we fail to resolve your complaint within the 15 day time frame, or where the you feel that the complaint was not handled appropriately, (including cases where you believe the complaint was not properly identified as a complaint), you have the right to file a complaint to Paynovate at their email, support@paynovate.com if you believe that we provided our services improperly or our operations breached your customers' rights. Paynovate internal procedures are in accordance with the (Belgian) Ombudsman in Financial Conflicts (Ombudsfin).

Ombudsman in Financial Conflicts (Financial Ombudsman Service)

Should you not be satisfied with MuchBetter's and Paynovate's final response, or should Paynovate fail to respond to you within 30 Days from receiving the claim, you shall have a right to apply to the Belgian Ombudsman in Financial Conflicts (Ombudsfin) by letter (address: North Gate Boulevard du Roi Albert II, 16, 1000 Bruxelles, Belgium), e-mail (ombudsman@ombudsfin.be), Fax (+ 32 2 545 77 79) or via their online form <https://www.ombudsfin.be/en/individuals/introduce-complaint/> in English. You may only apply to the Ombudsfin within 1 year after you received from Paynovate a response that is not satisfactory, or after the 30 Days for responding have passed and Paynovate did not respond. Addressing us (Mir and Paynovate) first is a precondition for you applying to the Ombudsfin. Their website is: <https://www.ombudsfin.be/>. The decision of the Ombudsfin is not binding for us or for you. Even after the dispute was solved by the Ombudsfin, we and you shall have a right to apply to the court.