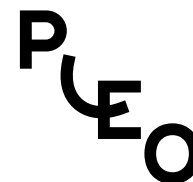


Complaint process



November 2021

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1. How to complain

We aim to provide you with the highest standards of service. However, there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to raise your complaint
- Listen to your complaint
- Consider how you would like us to remedy your complaint
- Make sure you are satisfied with how your complaint was handled

2. How to contact us

If your complaint relates to financial services:

- By post Pleo Financial Services A/S
Ravnsborg Tværgade 5 C, 4.
2200 København N
Denmark
Attn: Complaints Manager
- By email complaints@pleo.io
- By phone +44 0330 808 1006 (for the UK)
+45 7876 8435 (for Denmark or another EU country)

If your complaint relates to other services:

- By post Pleo Technologies A/S
Ravnsborg Tværgade 5 C, 4.
2200 København N
Denmark
Attn: Support Team
- By email support@pleo.io
- By phone +44 0330 808 1006 (for the UK)
+45 7876 8435 (for Denmark or another EU country)

3. What we need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details, including your company's name
- A description of your complaint and how it affected your company
- When the issue happened
- Your company contact details and how you would like us to contact you

4. What to expect next

At any time

We may contact you at any time before our final response in case we need more information to solve your complaint.

Up to 3 business days

Our aim is to resolve your complaint as quickly as possible. You will receive a response from us within 3 business days stating whether your complaint has been solved or the next steps in case we still need more time to work on your complaint. This communication will also contain your complaint reference number for your records and will help us find your information quickly should you need to contact us.

Up to 15 business days

You will receive a response from us within 15 business days stating whether your complaint has been solved or not. If the complaint is solved, we will inform you of our position and the options you have available.

In the majority of cases, we will be able to resolve your complaint within 3 to 15 business days. If we have not resolved it within 15 business days, we will inform you to update you on the progress and tell you how much longer we anticipate it will take.

Up to 35 business days

If your complaint has not yet been solved, you will receive a response from us within 35 business days stating whether our final response and the options you have available.

5. What if you're not happy with our response?

If you have a complaint relating to financial services and, having exhausted this complaints

procedure, you remain unhappy, you may complain to the Danish Financial Supervisory Authority or the UK Financial Ombudsman Service depending on where you are.

If you are a customer from Denmark or another EU country and are still not happy after our response, you can refer your complaint to the Danish Financial Supervisory Authority. You can contact them:

- By post Danish Financial Supervisory Authority,
 Århusgade 110,
 Copenhagen Ø, 2100,
 Denmark
- By email finanstilsynet@ftnet.dk
- On website www.dfsa.dk

It is important to be aware that, legally, it is not the role of the Danish Financial Supervisory Authority to resolve disputes between you and us. If you have not contacted Pleo Financial Services A/S, the Danish Financial Supervisory Authority will ask you to contact them first to give them a chance to put things right.

If you are a customer in the United Kingdom and are still not happy, you can refer your complaint to the UK Financial Ombudsman Service within 6 months of the date we send our response to you. You can contact them:

- By post Financial Ombudsman Service
 Exchange Tower
 London, E14 9SR
- By phone 0800 023 4567 (free for most people ringing from a fixed line) or
 0300 123 9123 (cheaper for those calling using a mobile) or
 44 20 7964 0500 (if calling from abroad)
- By email complaint.info@financial-ombudsman.org.uk
- On website www.financial-ombudsman.org.uk

You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about our services. The website is <http://ec.europa.eu/consumers/odr>. As the ODR service will ultimately redirect your complaint to the UK Financial Ombudsman Service or Danish FSA, you may prefer to contact us, the Danish FSA or the Financial Ombudsman Service directly in the first instance.