**COMPLAINT HANDLING PROCEDURE**

## Section 1 – Introduction

### 1. Introduction

This Complaint Handling Procedure explains how **Sunnah Money Transfer** receives, investigates and resolves customer complaints.

We are committed to providing professional, fair and reliable money transfer services. If you are dissatisfied with any aspect of our service, we encourage you to tell us as soon as possible so that we can investigate the matter promptly and work towards a fair resolution.

This procedure has been developed to ensure complaints are handled consistently, fairly and in accordance with applicable UK laws, regulatory requirements and recognised industry standards.

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## Section 2 – Our Commitment

Sunnah Money Transfer is committed to:

- Providing excellent customer service.
- Treating every complaint seriously.
- Investigating complaints fairly and impartially.
- Responding within the applicable regulatory timescales.
- Keeping customers informed throughout the investigation.
- Learning from complaints to improve our services.
- Maintaining appropriate complaint records and management information.

Our objective is to resolve complaints quickly, fairly and professionally while protecting the interests of our customers.

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## Section 3 – Guiding Principles

When handling complaints we will always:

- Make the complaints process simple and accessible.
- Treat every customer with respect and courtesy.
- Investigate complaints objectively and without bias.

- Acknowledge complaints promptly.
- Keep customers informed of progress.
- Explain our findings clearly.
- Apologise where we have made a mistake.
- Take corrective action where appropriate.
- Use customer feedback to improve our services and internal procedures.

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**Section 4 – Scope**

This procedure applies to complaints relating to:

- Money transfer services
- Customer service
- Website services
- Mobile application
- Branch services
- Telephone services
- Payment processing
- Transaction delays
- Refund requests
- Compliance matters
- Any other service provided by Sunnah Money Transfer

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**Section 5 – Who Can Make a Complaint**

A complaint may be submitted by:

- Any customer of Sunnah Money Transfer.
- An authorised representative acting on behalf of a customer.
- A beneficiary or recipient where appropriate.
- Any individual directly affected by our services.

**Section 6 – How to Make a Complaint**

## 6. How to Make a Complaint

At Sunnah Money Transfer, we aim to make the complaints process simple, accessible and transparent.

If you are dissatisfied with any aspect of our Service, you should contact us as soon as possible so that we can investigate and resolve the matter promptly.

Complaints may be submitted through any of the following channels:

### 6.1 In Person

You may visit our branch during normal business hours and speak with a member of our Customer Service Team.

**Branch Address**

Sunnah Money Transfer
296 Bethnal Green Road
London E2 0AG
United Kingdom

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### 6.2 By Telephone

Telephone: **+44 (0)20 7729 8100**

Our Customer Support Team will record the details of your complaint and, where possible, attempt to resolve the matter immediately.

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### 6.3 By Email

Email:

**sunnahexpressltd@gmail.com**

Please include, where possible:

- Your full name
- Contact details
- Transaction Reference Number (if applicable)
- Date of the transaction
- Details of your complaint
- Copies of any supporting documents

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**6.4 Through Our Website**

Customers may also submit complaints through our official website:

[www.sunnahmoneytransfer.co.uk](www.sunnahmoneytransfer.co.uk)

Where available, complaints submitted online will be acknowledged as soon as reasonably practicable.

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**6.5 Through Our Mobile Application**

Where available, customers may submit complaints directly through the official Sunnah Money Transfer mobile application.

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**6.6 Information Required**

To help us investigate your complaint efficiently, you may be asked to provide:

- Full Name
- Date of Birth
- Telephone Number
- Email Address
- Transaction Reference Number
- Date of Transaction
- Recipient Details (if applicable)
- Copies of relevant documents or correspondence
- A clear description of the issue

Providing complete and accurate information will assist us in investigating your complaint without unnecessary delay.

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**6.7 Complaint Acknowledgement**

Once we receive your complaint, we will acknowledge receipt as soon as reasonably practicable.

Your complaint will be logged in our internal complaint management system and assigned to an appropriate member of staff for investigation.

Where additional information is required, we will contact you using the contact details you have provided.

**Section 7 – Complaint Investigation Process**

## 7. Complaint Investigation Process

Sunnah Money Transfer is committed to investigating every complaint fairly, consistently and without unnecessary delay.

All complaints will be handled confidentially and in accordance with our internal complaints handling procedures.

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### 7.1 Complaint Registration

Upon receipt, every complaint will be recorded in our internal Complaint Management System.

The complaint record may include:

- Complaint Reference Number
- Customer Name
- Date Received
- Method of Complaint
- Nature of Complaint
- Transaction Reference (if applicable)
- Assigned Case Officer
- Current Status

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### 7.2 Initial Assessment

A member of our Customer Service or Compliance Team will carry out an initial assessment to determine:

- The nature of the complaint;
- The seriousness of the issue;

- Whether additional information is required;
- Whether the complaint relates to payment services, customer service, compliance or another operational matter; and
- The appropriate department responsible for handling the complaint.

Where possible, straightforward complaints may be resolved immediately.

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**7.3 Investigation**

Where further investigation is required, an appropriate member of staff will review all relevant information, which may include:

- Customer records;
- Transaction records;
- Identity verification documents;
- Internal system logs;
- Communication records;
- Compliance checks; and
- Information obtained from our principal payment institution or authorised service providers where appropriate.

Additional information may be requested from the customer if necessary to complete the investigation.

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**7.4 Escalation**

Where a complaint is complex, involves regulatory matters, suspected fraud, financial crime, data protection issues or potential operational risk, it may be referred to senior management or our Compliance Team for further review.

Complaints requiring additional investigation will continue to be monitored until a final outcome is reached.

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**7.5 Customer Communication**

During the investigation we will, where appropriate:

- Acknowledge receipt of the complaint;

- Keep the customer informed of material progress;
- Request any additional information required;
- Explain any unavoidable delays; and
- Provide updates where reasonably appropriate.

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**7.6 Fair and Independent Review**

Each complaint will be considered on its own merits.

Our investigation will be conducted fairly, impartially and objectively, taking into account all relevant facts, supporting evidence and applicable legal and regulatory requirements.

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**7.7 Resolution**

Once the investigation has been completed, we will determine the appropriate outcome.

This may include:

- Explaining our findings;
- Correcting any identified error;
- Taking appropriate remedial action;
- Offering redress where appropriate and required; or
- Confirming that no further action is necessary.

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**7.8 Continuous Improvement**

Complaint outcomes are reviewed periodically to identify recurring issues, improve customer service, strengthen internal controls and support ongoing compliance with applicable legal and regulatory requirements.

**Section 8 – Response Times and Final Response**

**8. Response Times and Final Response**

Sunnah Money Transfer aims to investigate and resolve complaints as quickly and fairly as possible.

Our complaint handling process is designed to ensure that customers receive timely updates and a clear final response.

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### 8.1 Acknowledgement

We will acknowledge receipt of your complaint as soon as reasonably practicable after it has been received.

Where appropriate, we may contact you to request additional information required to complete our investigation.

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### 8.2 Investigation Period

Every complaint will be investigated thoroughly, fairly and objectively.

During the investigation we may:

- Review transaction records;
- Review customer communications;
- Examine compliance and operational records;
- Contact our principal payment institution or authorised partners where necessary;
- Request additional information from the customer.

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### 8.3 Final Response

We aim to provide our final written response **within 15 Business Days** from the date we receive your complaint.

Our final response will normally include:

- A summary of your complaint;
- Our understanding of the issues raised;
- The outcome of our investigation;
- Any corrective action taken;
- Any redress or compensation where appropriate;
- Information regarding your further rights if you remain dissatisfied.

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**8.4 Exceptional Circumstances**

In exceptional circumstances, where additional investigation is required and we are unable to provide a final response within **15 Business Days**, we will:

- Inform you of the reason for the delay;
- Provide an update on the progress of our investigation; and
- Advise you of the expected timeframe for our final response.

Where permitted under applicable regulatory requirements, we will normally issue our final response **within 35 Business Days**.

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**8.5 Customer Updates**

Where an investigation remains ongoing, we will make reasonable efforts to keep you informed of material developments throughout the complaint handling process.

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**8.6 Redress**

Where our investigation identifies that an error has occurred, we will take appropriate corrective action.

Where applicable, this may include:

- Correcting the error;
- Processing any outstanding transaction;
- Issuing a refund where appropriate;
- Providing compensation where required by law or regulatory requirements; or
- Taking any other reasonable remedial action.

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**8.7 Customer Rights**

If you remain dissatisfied with our final response, or if we fail to provide a final response within the applicable regulatory timescales, you may have the right to refer your complaint to the **Financial Ombudsman Service (FOS)**, subject to the eligibility requirements and rules of the Financial Ombudsman Service.

Details of the Financial Ombudsman Service are provided in **Section 9** of this Complaint Handling Procedure.

**Section 9 – Financial Ombudsman Service (FOS)**

**9. Financial Ombudsman Service (FOS)**

Sunnah Money Transfer is committed to resolving customer complaints fairly and promptly.

If you remain dissatisfied after receiving our Final Response, or if we do not provide a Final Response within the applicable regulatory timescales, you may have the right to refer your complaint to the **Financial Ombudsman Service (FOS)**, subject to its eligibility criteria and applicable rules.

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**9.1 Right to Refer Your Complaint**

If you are not satisfied with the outcome of our investigation, you may refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent organisation established to resolve disputes between eligible customers and financial services firms.

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**9.2 Financial Ombudsman Service Contact Details**

**Financial Ombudsman Service (FOS)**

Exchange Tower
London E14 9SR
United Kingdom

**Telephone**

0800 023 4567

**Website**

www.financial-ombudsman.org.uk

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**9.3 Time Limits**

If you wish to refer your complaint to the Financial Ombudsman Service, you should normally do so within the time limits specified by the Financial Ombudsman Service following our Final Response.

Further information regarding eligibility and applicable time limits is available on the Financial Ombudsman Service website.

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**9.4 Our Cooperation**

Sunnah Money Transfer will cooperate fully with the Financial Ombudsman Service and will provide all relevant information required during any independent review, in accordance with applicable legal and regulatory requirements.

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**9.5 Customer Rights**

Nothing in this Complaint Handling Procedure affects or limits any statutory rights available to customers under applicable laws and regulations.

Customers remain entitled to seek any legal or regulatory remedies available to them under the laws of England and Wales.

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**9.6 Commitment to Fair Resolution**

Even where a complaint is referred to the Financial Ombudsman Service, Sunnah Money Transfer remains committed to working constructively with customers to achieve a fair and reasonable resolution wherever possible.

**Section 10 – Complaint Monitoring and Reporting**

**10. Complaint Monitoring and Reporting**

Sunnah Money Transfer maintains appropriate procedures to record, monitor and review all complaints received as part of our commitment to providing high standards of customer service and regulatory compliance.

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**10.1 Complaint Records**

All complaints received by Sunnah Money Transfer will be recorded in our internal Complaint Management System.

Complaint records may include:

- Complaint Reference Number
- Customer Name
- Date Received

- Method of Complaint
- Nature of Complaint
- Transaction Reference Number (where applicable)
- Assigned Case Officer
- Investigation Progress
- Final Outcome
- Date Closed

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### 10.2 Complaint Monitoring

Complaint information is regularly reviewed to:

- Monitor complaint trends.
- Identify recurring issues.
- Improve customer service.
- Strengthen internal procedures.
- Improve operational efficiency.
- Reduce future complaints.
- Support regulatory compliance.

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### 10.3 Management Information (MI)

Sunnah Money Transfer maintains appropriate Management Information (MI) to monitor complaint handling performance.

This information may include:

- Number of complaints received.
- Types of complaints.
- Complaint resolution times.
- Outstanding complaints.
- Root causes of complaints.
- Corrective actions taken.

- Customer service performance indicators.

Management Information is reviewed periodically to support continuous service improvement.

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**10.4 Regulatory Reporting**

Where required by applicable laws or regulatory obligations, complaint information may be reported to the relevant regulatory authorities through our principal payment institution or in accordance with applicable reporting requirements.

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**10.5 Internal Review**

Complaint trends and investigation outcomes may be reviewed by senior management and the Compliance Team to:

- Improve internal controls.
- Strengthen compliance procedures.
- Enhance customer experience.
- Reduce operational risk.
- Ensure continued compliance with applicable legal and regulatory requirements.

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**10.6 Staff Training**

Lessons learned from complaint investigations may be incorporated into staff training programmes to improve service quality, complaint handling standards and regulatory awareness.

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**10.7 Record Retention**

Complaint records will be retained for the period required under applicable legal and regulatory requirements and will be stored securely in accordance with our Privacy Policy and Data Protection procedures.

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**10.8 Continuous Improvement**

Sunnah Money Transfer is committed to continuously improving its complaint handling process.

Customer feedback, complaint outcomes and internal reviews are used to strengthen our services, improve customer satisfaction and maintain high standards of compliance and professionalism.

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**Sunnah Money Transfer**
*A Trading Name of Sunnah Express Limited*

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FCA Registered Payment Services Agent
Firm Reference Number (FRN): **935306**

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