

The logo consists of a solid red square with the text "BnkPro" centered inside in a white, serif font.

BnkPro

BnkPro Ltd

Complaints Handling Procedure

Effective on 21 July 2021

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Please read the Complaints Handling Procedure (this **Procedure**) carefully alongside our Terms and other policies that are available on our [website](#). It is important to keep this Procedure to hand in case you need to refer to it.

1. Welcome to BnkPro by FxPro® Group

- 1.1 Thank you for opening an electronic money (e-money) account and card with BnkPro offered by FxPro® Group. These Terms form the agreement between you and us. Affiliate entities within the FxPro® Group may offer you other services, which will be subject to separate terms and conditions between you and the specific company.
- 1.2 The BnkPro offering is comprised of the BnkPro e-money account(s), card(s) and securities trading and investing, which can be managed through the BnkPro mobile app.

2. About this procedure

- 2.1 By using the BnkPro mobile app, e-money accounts, and cards, you agree to this Procedure, so we recommend that you read this carefully to understand everything that applies to you. But if you are not sure you can contact us. You can find our contact details in this Procedure or on our [website](#).
- 2.2 If, at any time, you need another copy of this Procedure you will be able to find an updated version on our [website](#). If you prefer a paper copy of this Procedure, you can always contact us, and we will send you one by post.
- 2.3 English language is the language for this Procedure. Any non-English version of this Procedure is provided for translation purposes only.
- 2.4 Please refer to the 'BnkPro Terms and Conditions' for any capitalised term, which has not been defined in this Procedure.

3. How to express a grievance or make a complaint

Grievance

- 3.1 If our service is not what you expected or we made a mistake, please give us a chance to sort things out by contacting us to let us know what the problem is. We will investigate what happened and we will try to put things right as quickly as possible.
- 3.2 You can contact us by email or phone:
- | | |
|---------------|--|
| E-mail | support@bnkpro.com |
| Phone | +44 (0) 203 0231 777 |
- 3.3 Our Support team will determine if your grievance can be resolved immediately or if it will require further investigation. If your query cannot be resolved immediately, we remain

committed to do so in a prompt manner - usually within 3 Business Days. If you are not satisfied with the response sent to you, then you may raise this further with the Compliance team by following the process indicated in the [Official complaint](#) section.

Official complaint

3.4 You can contact the Compliance team by email:

E-mail	compliance@bnkpro.com
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3.5 Complaints communicated to the Compliance team must be sent from your registered e-mail as soon as possible after the issue arises.

3.6 We will acknowledge your complaint within 3 Business Days, and we will send you a response in writing when our investigation is completed.

3.7 The complaint handling time limits vary depending on the nature of the complaint:

What is the complaint about	Response time limits
Payment services e.g., bank transfers	15 days
E-money e.g., online money transfers	15 days
Most other complaints	8 weeks

3.8 Upon completing our investigation of your complaint, we will provide you - in writing – with a final response.

3.9 If we do not respond within the prescribed time limits, we will provide you with the reasons and with an estimation of when we will be able to get back to you.

3.10 If we do not respond within the prescribed time limits, or if you are unhappy with how we have dealt with your complaint, you can refer it to the Financial Ombudsman Service (**FOS**) by following certain steps outlined in their website. The FOS is an independent organisation that helps to resolve complaints.

Website	https://www.financial-ombudsman.org.uk/
Phone	0800 023 4567

4. Treating customers fairly

4.1 We will always communicate with you in a fair and respectful manner.

4.2 Both our Support and Compliance teams will thoroughly examine any grievance or complaint to reach a fair outcome for you.

5. Information about us

- 5.1 Your App, Accounts and Cards are provided to you by BnkPro Ltd member of FxPro® Group. BnkPro Ltd is registered in England and Wales (Company number 06766829) and is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Reference number 900870).
- 5.2 The trading and investment services in securities are provided to you by FxPro UK Limited member of FxPro® Group. FxPro UK Limited is registered in England and Wales (Company number 06925128) and is authorised and regulated by the Financial Conduct Authority (Reference number 509956).
- 5.3 The registered offices of BnkPro Ltd and FxPro UK Limited are at 13-14 Basinghall str., London, EC2V 5BQ, UK.
- 5.4 You can contact us online or by phone.

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