



B U S I N E S S

## How We Handle Your Complaint

We want all customers to be happy with the service we offer, but always welcome feedback if that is not the case. If you do have cause to complain, we will do everything we can to resolve matters quickly and to our mutual satisfaction.

## Making a Complaint

As a first step, you should contact your Relationship Manager who will try to resolve any concerns you may have, as quickly as possible. Alternatively, you can contact us in one of the following ways: -

**By Telephone:** 0800 096 0172 (or +44 207 539 6960 if calling from outside the UK)

**By Email:** [client.support@westernunion.com](mailto:client.support@westernunion.com)

**By Post:** Client Support Team

Western Union International Bank GmbH, UK Branch  
Worldwide House  
Thorpe Wood  
Peterborough  
United Kingdom, PE3 6SB.

## Our Complaints Procedure

We will always endeavour to resolve your concerns by the close of the third business day following the complaint. If this has not been possible, we will send you a written acknowledgement within five business days. This will set out our understanding of the issues you have raised and will contain the name and contact details of the person who will be dealing with your complaint.

We will resolve most complaints within fifteen working days. If we are unable to do so, we will contact you again, to keep you informed of our progress and indicate when we will issue the final response.

As soon as we have established all the facts and completed our investigation, we will provide you with a formal written response which will set out our findings and explain our final position. This response will be issued by e-mail, in PDF format. A postal copy can be supplied on request.

If you are not satisfied with the outcome of our investigation you may refer your complaint to your local governmental office Alternative Dispute Resolution (ADR) scheme. Contact details of these offices are available at: [http://ec.europa.eu/consumers/solving\\_consumer\\_disputes/non-judicial\\_redress/national-out-of-court-bodies/index\\_en.htm](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/national-out-of-court-bodies/index_en.htm)

In the UK, the applicable out-of-court body is the Financial Ombudsman Service (FOS). Our final response will therefore also include, where relevant, details of your right to contact The Financial Ombudsman Service, together with their leaflet, which you can utilise, should you remain dissatisfied with our investigation or the outcome of your complaint.

Western Union International Bank GmbH, UK Branch (WUIB) (Branch Address: 131 Finsbury Pavement, London, EC2A 1NT) is a branch of Western Union International Bank GmbH (registered in Austria, company number FN256184t, VAT Number ATU61347377, with its registered office at Schubertring 11, 1010 Vienna, Austria), which is licensed by the Austrian Financial Market Authority (Österreichische Finanzmarktaufsicht).

WUIB is subject to limited regulation by the UK Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of WUIB's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from WUIB on request.



If after 35 days your complaint is still unresolved, you will be entitled to refer your complaint, free of charge and subject to eligibility, to the Financial Ombudsman Service.

If you decide to ask the Financial Ombudsman Service to review your complaint, you must do so within six months of the date of our final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Their contact details are shown below:-

**Phone:** 0800 023 4567 or 0300 123 9 123 (or +44 20 7964 0500 if calling from outside the UK)

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Post:** Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
United Kingdom

Details of the type of complaints that are eligible to be considered by the Financial Ombudsman Service are available on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have booked a forward contract, future payments transaction or option contract with us, please note that should a Dispute (as defined in our FX Derivative Contract Addendum) arise, such Dispute will be dealt with in accordance with the procedure set out in the FX Derivative Contract Addendum.

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