



eMoneyHub Ltd  
Complaints Procedures &  
Guidance

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4TG. Company No: 08158588 Registered in England and Wales. [www.JustUs.co](http://www.JustUs.co)

# Introduction

JustUs (JU) serves borrowers and lenders and for the purposes of this document they are both referred to as customers. Most issues can be resolved quickly by making contact with the customer at the earliest opportunity, explaining the situation clearly and providing the customer with a plan of action to resolve any outstanding matters. If the issue cannot be fixed this document provides guidance on the regulatory compliant process that should be followed.

## Complaints

If a matter cannot be dealt with by the close of business the next working day or the customer is unhappy with the outcome, the customer should be informed that the matter will be referred to JU Support who will contact the customer within 24 hours.

On receipt of a letter of complaint, it will be passed to JU Support the same day it is received.

The following procedure explains our process for dealing with any formal complaint. If you have any questions these should be referred to the JU Support team ([support@justus.co](mailto:support@justus.co)).

This procedure applies equally to any complaint referred to JU by a third-party company, however complaints of this nature must be received in writing before any investigation can commence.

1. A member of the JU Support team will enter the complaint on the Complaints Log, including the customer's details and a brief description of the complaint.
2. The JU Support team will acknowledge the complaint within 5 business days of it being received (or referred), recording this date in the Complaints log and including a copy of this document.
3. Where a complaint has been made verbally, a member of the JU Support team will ensure that the letter of acknowledgement states our understanding of the nature of the complaint being made, and the complainant is invited to confirm in writing any inaccuracies in that statement.
4. Where any element of the complaint makes reference to a third party (e.g. referring broker, credit reference agency etc.) a member of the JU Support team will decide if the complaint is the sole, or joint, responsibility of the third party and if the complaint should be referred to the third party. This referral will take place within 5 business days of the decision in assessing the third-party liability and will be by fax, letter or email.
5. If the complaint is to be investigated internally then the letter of acknowledgement will be sent to the customer as soon as possible and within 5 working days of the initial complaint.
6. If the complaint is to be solely referred to a third-party, then the acknowledgment letter will be in the form of a final response confirming all correspondence and the full contact details of the firm.
7. If the complaint has been referred to JU by a third-party firm, then the third-party firm will be notified on receipt via letter, email or telephone.

8. In order to fully investigate the complaint, the JU Support team will:
  - i. Request the retrieval of any email communications between JU and the complainant, and all email communications regarding the complainant and their case.;
  - ii. Request the retrieval of all relevant information from our Customer Relationship Management (CRM) System and any paper file copies;
  - iii. obtain a statement from the relevant staff member(s) to ascertain their recollections as relevant to the complaint;
  - iv. contact any third parties as appropriate in order to gather all relevant information.
9. After 4 weeks a response will be sent to the complainant, or a letter which explains that JU is still not in a position to make a final response. This should give reasons for the further delay and indicate when JU expects to be able to provide a final response (within 8 weeks of the complaint being received).
10. The JU Support team will ensure that each complaint is adequately investigated. The JU Support team, at the conclusion of an investigation, will confirm:
  - i. the outcome of the investigation;
  - ii. the nature and terms of any offer of settlement or alternatively the reasons for declining to offer a settlement;
  - iii. how to progress the complaint further with us in the event of remaining dissatisfied;
  - iv. contact details of the Financial Ombudsman Service (if appropriate);
  - v. that in the absence of any response from the customer within 8 weeks of the final response, the complaint will be considered closed.
11. A complaint may be in relation to pending or recent business, or to business transacted over a wide period of time. In some instances, the business may have been subject to previous regulatory requirements and in these instances, the rules and standards that applied at the time should be considered when investigating the complaint.
12. If the investigation is not complete within 8 weeks of the date when the complaint was received, the JU Support team will send the complainant, within 5 business days of the end of that period, a further letter of explanation stating the reasons the investigation is ongoing together with the customers rights to contact the Financial Ombudsman Service and how they can do that.
13. Whilst the investigation is in the process of being carried out, contact may be needed with the customer to obtain further information and/or documentation. If the customer has stated a preferred method of contact, we will follow those preferences.
14. All complaint records will be kept for a minimum of six years.