



Customer Complaint Policy

Purpose

WireBarley endeavors to be responsive to clients and customers and to address any concerns or complaints the client and customer may have. We regard complaints as an expression of dissatisfaction about services provided by our organization, our staff, our partners, our contracted service providers. It is in customer's rights to comment and complain; be provided with an efficient and fair process for customer complaints; and for us to monitor complaints in to improve the quality of operations and services the Company provides.

Our Policy

Providing a fair complaints procedure which is clear and easy to use for anyone wishing to make a complaint by publicizing the existence of our complaints procedure so that people know how to contact us to make a complaint. Making sure everyone at our company knows how to process a complaint when it is received. All complaints are investigated fairly and in a timely manner to make sure that complaints are, wherever possible, resolved and that relationships are repaired. Information collected are handled sensitively, providing information in need-to-know basis.

Definitions

Complaint: An expression of dissatisfaction or concern regarding the services, operating procedures, provided by our company from customers.

Complainant: The person that is making the complaint.

Customer: The person or entity receiving services or engaged in a business relationship with the Company.

Complaint Log: Safe handled Electronic or paper records of all incoming complaints, including information on the complainant and resolution of complaint.

Complaint Procedure

We are your first port of call for any queries or concerns, including complaints. We will handle these complaints in line with our complaints process.

We work with Currencycloud, who ultimately provides you with regulated Payments and E-money services. Currencycloud has certain obligations as a regulated financial services institution, including around complaints. We keep them informed of the complaints we receive from you regarding the regulated Payments and E-money services they ultimately provide to you. They oversee how we handle complaints to ensure we do this to the standard required under the regulations. However, if for any reason your complaint regarding your Payments and E-money services has not been acknowledged or dealt with by us, or if you have concerns about the way it has been handled, Currencycloud's complaints information can be found [here](#).

Customers can direct their concerns to WireBarley. A complaint can be received verbally, by phone, by email or in writing.

Phone: 44-808-501-5877

Email: eu_help@wirebarley.com

In Writing: Complaints Manager
6F, 151, Teheran-ro, Gangnam-gu, Seoul, Republic of Korea

Resolving Complaints

The complaint will be formally acknowledged within 1 business day it was received and will be recorded. An acknowledgement notification will be sent out with information needed by the Complainant. A copy of the complaint and procedure will be attached. The responsible person such as managers, directors will take appropriate action and investigate within 5 working days.

Currencycloud is regulated financial business registered at Financial Conduct Authority. If the customers are unhappy with the result of the complaints in Currencycloud, the customers might contact Financial Ombudsman Service to review your case.

The Financial Ombudsman is a free, independent service for settling disputes between financial services firms and the customers.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Response to complaints

Based on the result of the investigation, a record will be created. WireBarley will attempt to resolve the complaint and will respond to the customer within 3 business days of investigation.

Our policy is that all complaints must be resolved by the end of 15 business days following receipt of the complaint. In certain exceptional circumstances, where we are unable to issue a final response within 15 business days of receipt of the complaint, we have up to a maximum 35 business days from the date of receipt to issue a final response. In those cases, a compelling justification for not resolving the case within the 15 days' time frame is required.

When the complaint cannot be resolved in 15 business days of the receipt of the complaint, an initial holding response to every party will be issued. The response includes the reasons for the delay in answering/ resolving the complaint and an expected deadline for the final response.

The final response will include:

1. Acceptance of the complaint
2. Summary of the complaint
3. Remedial solution
4. Rejection the complaint and the reasonings related when deemed necessary
5. Contact information of the Financial Ombudsman Service in case the complainant is not satisfied with the resolution and additional action is requested.

Complaint Record Log Review

The Company's complaint record log will be weekly reviewed to identify areas of the Company's operations and service that may require improvement. Reoccurring complaint matters will be escalated to the management with a recommendation, when appropriate.

Record retention period for complaints is 5 years after the resolution/ final response.