Spiko UK
Complaints Handling Policy

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1. Introduction

Spiko UK Ltd ("Spiko UK") operates as an Appointed Representative ("AR") of RiskSave Technologies Ltd ("RiskSave"), a firm authorised and regulated by the Financial Conduct Authority (the "FCA").

This document sets out how to submit a complaint to Spiko UK and the arrangements put in place for its handling.

2. Definition of a Complaint

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person, about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

A complaint should be distinguished from a request for information, advice, clarification, or service.

The complaints-handling arrangements described in this policy are open to anyone with an interest in complaining, including in the absence of a contractual relationship with Spiko UK.

3. Complaint Channels

Submitting a complaint is free of charge.

A complainant can submit a complaint via either of the channels below:

- by email, at the following address: contact@spiko.io
- by post, at the following address: Spiko UK Ltd - 6th Floor, One London Wall, London, United Kingdom, EC2Y 5EB

4. Handling of the Complaint

In order to ensure an appropriate and prompt resolution of complaints, Spiko UK is committed to handling every complaint in accordance with the following principles:

- transparency towards the complainant;
- a fair, consistent and impartial handling of complaints;
- a handling time appropriate to the complexity of the complaint.

Spiko UK is committed to the following timeframes:

- Where a complaint can be resolved within 3 business days of receipt, Spiko UK will respond to the complainant as soon as possible, in plain language, confirming that the matter is considered resolved.
- Where a complaint cannot be resolved within 3 business days, Spiko UK will first send a prompt written acknowledgement of receipt, and will thereafter keep the

complainant informed of the progress of the resolution measures, at a frequency appropriate to the complaint and in any event no less often than every 3 weeks.

- By the end of 8 weeks from receipt of the complaint (unless the complainant has already accepted an earlier response), Spiko UK will send a final response which either (i) accepts the complaint and, where appropriate, offers redress or remedial action, (ii) offers redress or remedial action without accepting the complaint, or (iii) rejects the complaint and explains why.

Where Spiko UK is not in a position to issue a final response within 8 weeks, the complainant will be informed of the reason for the delay and of the timeframe by which a final response is expected.

5. Referral to the Financial Ombudsman Service

If a complainant is not satisfied with Spiko UK's final response, and is an “eligible complainant” within the meaning given by the FCA's rules, the complainant may refer the complaint, free of charge, to the Financial Ombudsman Service (“FOS”), within 6 months of the date of the final response.

Where a complainant is an eligible complainant, Spiko UK will inform them of this right as part of its final response and will provide the relevant contact details.

The FOS can be contacted, free of charge, via the following channels:

- Website: www.financial-ombudsman.org.uk/contact-us
- Email: complaint.info@financial-ombudsman.org.uk
- Phone: +44 0800 023 4567

6. Record Keeping

Spiko UK maintains records of all complaints, and of the measures taken for their resolution, for a minimum of 5 years.