



At GoHenry, we are committed to providing a high quality service to all our customers.

If things haven't gone as you expected or you're unhappy with something we did, please let us know. We'll work with you to understand what happened and do our best to put it right.

Give us feedback

We love hearing from our customers and we use feedback to shape the products and services that we offer.

If you'd like to provide feedback, please send an email to our Member Services team at help@gohenry.co.uk.

Further details about how we use your information can be found on our website [here](#).

UK customers - Prepaid Card

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you please contact us through the app, send an email to our Member Services team at help@gohenry.co.uk or call us on 0330 100 7676

You may also wish to contact us by post, please address your complaint to: GoHenry Member Services, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

We can usually settle matters quickly, to help us please let us know the below information:

- Your name and contact details (and how you would like us to contact you)
- Details of your complaint
- When the issue happened and how it has affected you.

What happens next

Where possible, we aim to resolve complaints immediately and provide a response within 24 hours of receipt. If the complaint cannot be resolved within 24 hours we will contact you after 3 standard business days and set out any next steps.

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Investment services are provided by GoHenry Limited, a firm authorised and regulated by the Financial Conduct Authority (FRN: 1013107)

We will contact you again to set out our next steps should the complaint remain unresolved after 15 standard business days.

Should the complaint remain unresolved after 35 standard business days then we will issue you with a final response and the escalation channels you can follow.

If you're unhappy with our decision

If you're unhappy with our decision and wish to take things further, your complaint will be escalated to the Member Service Team Manager who will be in touch within 24 hours.

If you are unhappy with our decision, you can also complain directly to our issuing bank, IDT Financial Services.

You can email IDT at complaints@idtfinance.com or write to them at:

IDT Financial Services Ltd
Attention: Customer Services
PO Box 1374
Gibraltar

If IDT is unable to resolve your complaint and you remain unhappy, you can also complain directly to the Gibraltar Financial Services Commission on. You can email them at complaints@gfsc.gi or visit their website on www.fsc.gi.

The Gibraltar Financial Services Commission
PO Box 940
Suite 3, Ground Floor
Atlantic Suites
Europort Avenue
Gibraltar

UK Customers - Junior ISA

If you have a complaint in relation to the GoHenry JISA please contact us at complaints.investments@gohenry.co.uk or send a letter to the following address: GoHenry Junior ISA Complaints, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

We provide written acknowledgement of your complaint within 5 working days and arrange for the matter to be investigated in accordance with the rules of the Financial Conduct Authority (FCA) and report the results to you.

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We will promptly investigate your complaint and provide you with a written 'Final Response Letter' via email, within eight weeks. If we haven't provided you with the 'Final Response Letter' within 4 weeks of the complaint being received we will provide you with an official update via email.

The 'Final Response Letter' will include

- Details of the investigation
- The decision
- If applicable, next steps
- Information about the Financial Ombudsman Services

If we are unable to resolve your complaint to your satisfaction and you are an eligible complainant as defined by the FCA, you will have recourse to refer your complaint to the Financial Ombudsman Service (FOS) within 6 months of our final response. Please note that the FOS will not investigate a complaint where you have not already raised a complaint with us first.

The FOS is a free, independent service for resolving complaints.

The full contact details for the FOS are detailed below and further information can also be found on its website:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone: 0800 0 234 567 (Free from landlines) or 0300 123 9 123 (Charged at national rate)
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk.

UK Customers- Bondsmith interest savings

If you have a complaint related to the interest savings product please contact us at interestsavings@gohenry.co.uk or send a letter to: Interest Savings Complaints, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

GoHenry or Bondsmith will formally acknowledge your complaint within 5 working days of receiving it. Either party will aim to provide a resolution within 15 days although this is not always possible depending on the complexity of the complaint.

Within 4 weeks of the complaint being received you will receive an update related to your complaint.

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GoHenry or Bondsmith will provide a Final Response letter within 8 weeks of the complaint being made. If you are not satisfied with the outcome of your complaint, you can refer the complaint to the Financial Ombudsman Service which is an independent and free service to settle complaints between customers and businesses.

In our Final Response letter we will confirm your eligibility to refer your complaint to the Financial Ombudsman Service which must take place within six months of our letter Contact details for the Financial Ombudsman Service are outlined below:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone: 0800 0 234 567 (Free from landlines) or 0300 123 9 123 (Charged at national rate)
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk.

More information about the Financial Ombudsman can be found here:

<https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

Bondsmith is a trading name of Bondsmith Savings Ltd. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011, Firm Reference 955601, for the issuing of electronic money.

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