



How to complain

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

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 or send an email to our Member Services team at help@gohenry.co.uk.

We can usually settle matters quickly though, to help us, please send the information below:

- 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.

You may also wish to contact us by post, please address your complaint to: GoHenry Member Services, Abbey House, 282 Farnborough Rd, Farnborough GU14 7NA.

What happens next

Where possible, we aim to resolve complaints immediately and provide a response within 24 hours of receipt.

© gohenry Limited. All rights reserved. The gohenry card is issued by IDT Financial Services Limited, a principal member of Visa Europe. IDT Financial Services Limited is a regulated bank, licensed by the Financial Services Commission, Gibraltar. Registered office: 57-63 Line Wall Road, Gibraltar. Registered No. 95716.

Our Junior ISA investment service is provided by GoHenry Family Finance Limited which is an Appointed Representative of Resolution Compliance Limited which is authorised and regulated by the Financial Conduct Authority (FRN: 574048).

All communications should be sent to gohenry Ltd, Stirley House, Ampress Lane, Ampress Park, Lympington, Hampshire, SO41 8LW.

If the complaint cannot be resolved within 24 hours of receipt it will be escalated to a Team Manager and we will let you know.

If a complaint remains unresolved after 72 hours then we will contact you and set out any next steps.

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

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 Head of Member Services who will be in touch.

Should the complaint remain unresolved after 35 days then we will issue you with a final response and you can escalate your issue directly to our stakeholders as set out in the following sections.

UK customers - Prepaid Card

If you are a UK customer and remain unhappy with our decision, you can complain directly to our issuing bank, IDT Financial Services.

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

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:

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

email complaints@gfsc.gi or visit their website on www.fsc.gi.

© gohenry Limited. All rights reserved. The gohenry card is issued by IDT Financial Services Limited, a principal member of Visa Europe. IDT Financial Services Limited is a regulated bank, licensed by the Financial Services Commission, Gibraltar. Registered office: 57-63 Line Wall Road, Gibraltar. Registered No. 95716.

Our Junior ISA investment service is provided by GoHenry Family Finance Limited which is an Appointed Representative of Resolution Compliance Limited which is authorised and regulated by the Financial Conduct Authority (FRN: 574048).

All communications should be sent to gohenry Ltd, Stirley House, Ampress Lane, Ampress Park, Lymington, Hampshire, SO41 8LW.

UK Customers - Junior ISA

If you have any complaints in relation to the GoHenry JISA please contact us on complaints.investments@gohenry.co.uk or send a letter to the following address: GoHenry Family Finance Investment Complaints, Abbey House, 282 Farnborough Road, Farnborough, GU14 7NA.

We will acknowledge your complaint promptly and arrange for the matter to be investigated in accordance with the rules of the FCA and report the results to you. If we are unable to resolve the complaint within 3 business days, we will refer the complaint to the Principal firm, Resolution Compliance Limited, to complete and communicate the outcome of the investigation to you. Once they've resolved your complaint to the best of their ability you'll receive a Final Response letter which covers:

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

If they 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). This is a free, independent service for resolving such disputes.

You can refer your complaint to the FOS at any time. But they'll need consent from Resolution Compliance to investigate complaints if they haven't:

- Had the chance to put things right
- Exceeded the relevant timescale and issued their Final Response letter.

If you want to refer your complaint after they have issued their Final Response, you must do it within 6 months of the date on the letter.

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.

© gohenry Limited. All rights reserved. The gohenry card is issued by IDT Financial Services Limited, a principal member of Visa Europe. IDT Financial Services Limited is a regulated bank, licensed by the Financial Services Commission, Gibraltar. Registered office: 57-63 Line Wall Road, Gibraltar. Registered No. 95716.

Our Junior ISA investment service is provided by GoHenry Family Finance Limited which is an Appointed Representative of Resolution Compliance Limited which is authorised and regulated by the Financial Conduct Authority (FRN: 574048).

All communications should be sent to gohenry Ltd, Stirley House, Ampress Lane, Ampress Park, Lymington, Hampshire, SO41 8LW.