



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, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

What happens next

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

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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 we will contact you after 3 standard business days and set out any next steps.

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.

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.

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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, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

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 we and Resolution Compliance are unable to resolve your complaint to your satisfaction and you are an eligible complainant as defined by the FCA (that is to say you are, an individual consumer, a micro-enterprise [a commercial enterprise which employs fewer than 10 people and has a turnover or annual balance sheet that does not exceed €2 million], a charity with an annual income of under £6.5 million, a trustee of a trust having a net asset value of under £5 million, a borrower under a consumer buy-to-let agreement, or a small business [an enterprise that has an annual turnover of less than £6.5 million and either employs fewer than 50 persons, or has an annual balance sheet total of less than £5 million], 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.

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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.

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

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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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