



Treating Customer Fairly (TCF) Policy

Pledjar Ltd

Introduction:

At Pledjar, TCF is at the heart of what we do. Not only because this is an FCA requirement but because we aim to give our customers confidence in using our app and therefore benefiting hundreds of charities worldwide.

We are committed to displaying this in our day-to-day activities as demonstrated in the following six core principles.

1. Consumers can be confident that they are dealing with organisations who uphold the fair treatment of customers, as is central to their corporate identity.

We aim to conduct our business in the best interest of both donors and charities receiving donations. For donors this means complete transparency in how and when money is leaving their bank accounts, and complete control over transactions at any point. Donors will also agree to the terms and conditions and privacy policies, which can be viewed before signing up.

For charities, we will ensure donations are received with minimum fees which will be agreed in advance and fund raising agreements signed.

We also intend to have regular reviews of charities using our app as a payment portal to ensure they are always making real positive change.

2. Our service is designed to meet the needs of identified consumer groups and targeted accordingly.

Users of the app (i.e. donors) will have full control of which charity they wish to donate to. They will have a 'search' option to short list categories they are interested in and they can change preferences whenever they like.

We will agree with our donors (via terms and conditions) that they may be contacted directly by the charity they donate. Pledjar will only contact the customer via email, text or app notifications.

3. Donors are provided with clear information and are kept appropriately informed before, during and after the sign up stage.

We are committed to making payments fully secure and transparent for both our donors and charities.

As we are using open banking, we must ensure donors are confident in the app. We therefore give them full control of when payments will be made. As an example, they may wish for the app to automatically remove money from their account, or they may wish to change their preferences on the amount manually, to ensure Pledjar never takes more money than they have agreed to.

Once donations have been made, a small fee will be removed before reaching the charity. This will be detailed in the contract made with the charity before signing up with Pledjar. Full details of our fees are also outlined in the FAQs section on the website so donors are also aware.

Where donors receive notifications, the information is suitable and takes account of their circumstances

4. Since Pledjar is regulated by the FCA, if donors and charities are not happy with the service, it is their right to raise a complaint as per the FCA guidelines

More details can be found here <https://www.fca.org.uk/consumers/how-complain>

We also attach a compliant handling form that can be emailed (hello@pledjar.com) or posted to us (29A Stratford Office Village, Walker Avenue, Milton Keynes, Buckinghamshire, MK12 5TW). This is in the unlikely event either the donor or the charity is unhappy with the service or has faced a security related incident via our APP or Portal.



CUSTOMER COMPLAINT FORM

All personal details remain **CONFIDENTIAL**

Complaints will be acknowledged within 10 working days
of receipt and a resolution within 15 days

*Name of person making Complaint _____

*Residential Address _____

*Postal Address _____

*Contact Number/s _____ Email _____

COMPLAINT DETAILS

Date of Incident (if relevant) _____ Time _____

Location of Incident _____

Who/What is the subject of your Complaint _____

Summary of Complaint/Issue _____

We aim to respond within 10 working days.

5. The Pledjar app will provide guidance to the user as to the steps involved in signing up and they will also have a FAQs section on the APP to assist them along the way. A 'Contact Us' function will also be available on the app as well as a feedback section - which we hope donors will use to leave reviews. This will be an integral method in ensuring customers are receiving good service. This will subsequently be used for development of both the company and the app.

We will also have internal key performance indicators to ensure our app is working to a high standard, for example the app will be 'stress tested' several times to ensure it can cope with high demand and transaction volumes.

6. Donors will not face unreasonable post-sale requests to increase donation amounts or switch charity selection. Donors will not be made to sign any contracts with charities and have no obligation to continue donating after the initial sign up or for any fixed period of time.

Charities will have the option to advertise via the app, however donors will not be pressured to donate to their cause.

Policies and Procedures

Pledjar has a number of policies and procedures that are relevant to the fair treatment of clients and also achieve adherence to FCA requirements, these are (this not an exhaustive list):

Terms and conditions

Privacy policy

Security policy

Incident response policy

Sensitive payment data policy

Governance policy

Financial crime and AML policy

Data retention policy

TCF policy and customer complaint Handling Procedures

Management Information (MI)

Pledjar produces MI in order to assess its performance against TCF principles. We ensure that MI is accurate, timely, consistent and relevant in order to assist the business in making informed decisions in the best interests of our clients. Pledjar produces MI reports which are reviewed regularly by senior managers, directors and board members in various committee meetings.

MI ensure they follow these 5 steps with every complaint:

- Seen- an appropriate level of management receives, understands and reviews the complain;
- Challenged – anomalous or unexpected results are challenged;

- Analysed and monitored – the right messages and conclusions are drawn from the data;
- Acted on – where appropriate, actions are taken to remedy the situation, to investigate further and to follow up on those actions; and
- Recorded – records are made of what is done and information is subsequently gathered to enable the success of those actions to be assessed.

Awareness/Training

Pledjar ensures that all advisers and staff are familiar with the fundamental principles of TCF. In addition, where applicable, advisers and staff are trained in order to suitably advise on and efficiently explain and provide our products and services. We make sure that all of our advisers and staff achieve the necessary qualifications and training in order to carry out their job functions with the required competence level. We undertake regular monitoring and assessment of our advisers and staff so that we can be certain of their competence.

Compliance

Pledjar has a compliance team who is independent and regularly monitors all key areas of regulatory compliance including TCF.

Conclusion:

Pledjar intends to continually review our procedures and practices to ensure that TCF remains at the heart of our business.

Information we collate via customer feedback and advisors to the board will be reviewed by our team to shape our business going forward and help make strategic decisions.