

Information on submitting complaints

Santander España Merchant Services, Entidad de Pago, S.L.U. (here in after SEMS) has a complaints office which will aim to provide clarification and mediation in the event of any differences in opinion between customers and SEMS.

To ensure a high-quality complaints management process, SEMS defined processing guidelines outlining when the complaints office should be involved and how customers' complaints and queries should be handled.

What are the functions of central complaints office?

Complaints office acts solely as a mediator between the complainant and SEMS. In the case of mediation, the complaints office first attempts to clarify the issue and then acts as an intermediary between the parties. The aim of the mediation is to find an acceptable agreement for both parties. Important note: It is not the role of complaints office to get involved in business policy decisions.

When can I make a complaint as a customer?

Before contacting Complaints Management as a customer, it is recommended that you first contact the relevant department or service team. If this does not lead to a satisfactory outcome, you can then contact the complaints office.

Requirements:

- Minimum information required: first name, surname, email address, reason for complaint
- The customer complaint may not be preceded by any legal or arbitration proceedings.
- Complaints may be submitted by post, email or fax.
 - Santander España Merchant Services, Entidad de Pago, S.L.U. Calle Juan Ignacio Luca de Tena 11, Edificio Pedreña, Planta 0, 28027, Madrid
 - Email: makeusbetter@getneteuropa.com or connect@getneteuropa.com
 - Fax no.: +34 91759483 for spanish customers
 - Phone no.: +49 89 20195380 for other european customers

What constitutes a reason for the exclusion of a complaint?

- Anonymous complaints
- Complaints from minors
- Infringement of the rules of etiquette by the complainant, e.g. insults, obvious inaccuracies, threats
- Incomplete disclosure of the facts
- Failure to specify the person/department at the root of the complaint

- Pending judicial or extrajudicial proceedings
- Conflict between the complaint and the legitimate interests of third parties in relation to secrecy or data protection
- Decision already reached by complaints office itself or by the relevant department
- Complaints regarding contractually specified services, e.g. conditions, general terms and conditions
- Complaints from third parties regarding customers of SEMS

What form should a complaint take?

Your complaint should be as specific as possible and should include all relevant documents. We would therefore ask you to:

- Present the facts in relation to the specific complaint
- Name the person at the root of the complaint
- Specify your merchant ID Number
- Provide your contact information (first name, surname, email address/mobile number)

How is the complaint handled?

Complaints management strives to handle the complaints it receives as quickly as possible in order to find an amicable solution and ensure customer satisfaction. If it is expected that more time is required to process a complaint, the complainant shall be informed as such.

On receipt of a complaint, a check is first carried out as to the form and content of the complaint. If any important content or documents are missing in order to establish the facts, the complainant is informed of this in a timely manner. The missing content or documents should then be provided or a new complaint may be submitted with the relevant information and documents. The case shall be disregarded until the new submission is made.

Next, the relevant department or service team is asked to provide a written statement on the customer complaint within an appropriate time frame.

Once it has clarified the issue, complaints management shall then inform the complainant of its proposed solution. All complaints as well as all correspondence and records are retained by SEMS