COMPLAINTS PROCEDURE

Document REC-POL-002 · Version 2.0 · August 2026 · Review due August 2027

1. Purpose and scope

Recovia Ltd is committed to treating everyone we deal with fairly. This procedure explains how to raise a complaint and how we will handle it. It applies to complaints from clients, debtors and any other party affected by our services, and to all services we provide.

2. What counts as a complaint

Any expression of dissatisfaction about our service, conduct, communication, fees or billing, or a perceived breach of policy or unfair treatment — whether or not it uses the word "complaint". Debtors who believe they have been treated unfairly in the course of recovery activity are expressly included.

3. How to complain

Email	**complaints@recoviaholdings.co.uk**
Telephone	01527 369593
Post	Recovia Ltd, 3rd Floor, 86-90 Paul Street, London EC2A 4NE

Please include: your name and contact details; your case or client reference if you have one; what happened and when; any supporting documents; and the outcome you are seeking.

4. How we handle it

Acknowledgment	Within **3 working days**, with a reference number and the name of the person handling your complaint.
Investigation	Prompt and fair review of all evidence, records and communications, by someone with authority to resolve the matter. Where the complaint concerns the handler's own conduct it is passed to the Managing Director.
Resolution	We aim to resolve complaints within **14 working days**. If we need longer we will tell you why and keep you updated.
Final response	In any event, a written final response within **8 weeks**, setting out the outcome, the reasons, any action taken, and any redress offered.
Escalation	If you are dissatisfied with the handling of your complaint, you may ask for it to be reviewed by the Managing Director.

5. If you remain dissatisfied

Commercial B2B debt recovery is not an activity regulated by the Financial Conduct Authority, and the Financial Ombudsman Service does not currently apply to our commercial recovery work. You remain free to seek independent legal advice or pursue any legal remedy available to you. If your complaint concerns our handling of your personal data, you may complain to the Information Commissioner's Office (www.ico.org.uk · 0303 123 1113 — our registration number is ZC115879).

6. Vulnerable complainants

If ill health, financial difficulty, bereavement or other circumstances affect your ability to make or pursue a complaint, tell us and we will adjust our approach — including allowing extra time, communicating by your preferred method, and signposting free independent advice.

7. Confidentiality and records

Complaints are handled confidentially; only personnel involved in investigation or resolution have access. All complaints, investigations and outcomes are recorded and retained for a minimum of 6 years, and reviewed for trends and lessons.

8. Review

This procedure is reviewed annually by the Managing Director. The current version is published at www.recoviaholdings.co.uk.

REC-POL-002 · Version 2.0 · August 2026 · Supersedes "Complaints Procedure, 21 March 2026", which is withdrawn. Approved by the Board of Directors.