

# Customer Complaints Process

**START**



Submit your complaint to [complaints@luno.com](mailto:complaints@luno.com)



Luno will consider your complaint and assign a **Complaint Officer**



You will receive a **Resolution Notice** on the same day



Your Complaint Officer will respond to you within **3 Business Days**



The Complaints Officer will conduct an **investigation**

**15**

You will receive a resolution notice within **15 Business Days**

If more than 15 Business Days is needed, **you will be informed** when to expect a resolution

You will receive a **resolution notice** within the communicated number of days

**7**

You may request that Luno review its decision within **7 Business Days**



Luno will refer the review to the **Complaints Manager**

**3**

The Complaints Manager will respond to you within **3 Business Days**



The Complaints Manager will conduct an **independent investigation**



The Complaints Manager will appoint a **Complaints Committee**

**15**

You will receive a written decision within **15 Business Days**

**20**

You will receive a written decision within **20 Business Days**