FONE TECHNOLOGIES

OFFICIAL DOCUMENT

Complaints Procedure

How to complain, what we will do, how long it will take, and where you can take it if we cannot put things right.

Version	Effective Date	Document Owner
v.1.0	3 September 2026	Lee New Co-Founder & Sales Director

About This Procedure

SECTION 01 / ABOUT THIS PROCEDURE

This procedure explains how to complain, what we will do, how long it will take, and what you can do if you are not happy with our answer.

We want to give you the best service we can. When something goes wrong we want to know, so we can put it right and stop it happening again.

It covers three kinds of complaint. The steps are the same for all three, but the timescales and the independent body you can go to are different.

Our services. Anything about the communications, IT or other services we supply.

A finance agreement. Anything about a finance lease or credit agreement we arranged for you. F One Technologies Ltd is authorised and regulated by the Financial Conduct Authority for consumer credit activities, and the FCA's rules apply to this kind of complaint.

Your personal information. Anything about the way we have handled personal data.

If your complaint covers more than one of these, we will handle each part under the right timescale and tell you plainly which is which.

F One Technologies Ltd
Authorised and regulated by the Financial Conduct Authority for consumer credit activities, firm reference number 723159.

How To Make A Complaint

SECTION 02 / HOW TO MAKE A COMPLAINT

You can complain in any of these ways.

Phone, email and WhatsApp	By phone: 0330 221 1183 By email: letstalk@fonetech.uk By WhatsApp: 0330 221 1183
In writing or online	In writing: F One Technologies Ltd, First Floor Roman Landing, 35-37 St Mary's Place, Southampton, Hampshire, SO14 3HY Online: through the contact form at www.fonetech.uk
Data protection complaints	If your complaint is about the way we have handled your personal information, please email dataprotection@fonetech.uk. That mailbox goes straight to the people who deal with data protection complaints, so it is the quickest route. You can still use any of the channels above and we will pass it on.
What to tell us	Please tell us as much as you can about what happened and when, how it affected you, and what you would like us to do about it. Please also give us the contact details you would like us to use.

What We Do Every Time

SECTION 03 / WHAT WE DO WITH EVERY COMPLAINT

Whatever the complaint is about, these four steps are the same.

We record it	Your complaint is logged on our central register within one working day of us receiving it, and we open a case file so we can track it.
We acknowledge it	We write to you within three working days. The acknowledgement confirms we have your complaint, tells you who is dealing with it and when you can expect our response, and includes a copy of this procedure.
We investigate it	Your complaint goes to a Director within three working days. It may then be passed to a senior member of our Customer Service team who was not involved in the matter you are complaining about. They will look into it fully, which may involve speaking to the relevant department and to you.
We keep you posted	We will tell you how it is going rather than leave you waiting.

Put right within three days

If we can put things right by the end of the third working day after we receive your complaint, we will write and confirm that instead of running the full process. Where the complaint was about a finance agreement, that letter will still tell you about the Financial Ombudsman Service.

Our Services

SECTION 04 / COMPLAINTS ABOUT OUR SERVICES

Anything about the communications, IT or other services we supply.

Our response	Within four weeks of receiving your complaint we will send you either a final response, setting out what we found, acknowledging anything we got wrong, and explaining how we will put it right; or a holding response, explaining why we need more time and when you can expect an update.
After six weeks	If your complaint is about our communications or internet services and it is still not resolved six weeks after you raised it, we will write and tell you that you can take it to our independent adjudicator free of charge. We will also write at any earlier point where we reach deadlock, meaning we cannot agree and have nothing further to add.
The scheme	CISAS — Communications and Internet Services Adjudication Scheme. Run by the Centre for Effective Dispute Resolution (CEDR) and approved by Ofcom.
How to contact CISAS	Website: www.cedr.com/consumer/cisas/overview Email: cisas@cedr.com Phone: 020 7520 3814 Address: 100 St Paul's Churchyard, London, EC4M 8BU
Who can use it	CISAS is free to you and independent of us. It is open to individual customers, to small businesses with up to ten employees, and to not-for-profit organisations where up to ten people work, not counting volunteers.
The adjudicator's decision	You are free to accept or reject the adjudicator's decision. If you accept it, we are required to abide by it.

A Finance Agreement

SECTION 05 / COMPLAINTS ABOUT A FINANCE AGREEMENT

Anything about a finance lease or credit agreement we arranged for you.

Why it is different	Where we introduce you to a finance partner for a lease or credit agreement, the Financial Conduct Authority's complaint rules apply. They run to a different timetable from the rest of this procedure.
Within eight weeks	We will send you either our final response, setting out our decision and the reasons for it; or a written response explaining why we are not yet able to give you a final answer, when we expect to be, and telling you that you can refer your complaint to the Financial Ombudsman Service straight away. Either way we will enclose the Financial Ombudsman Service's explanatory leaflet and give you its website address.
Six months to refer	If you are unhappy with our final response, or eight weeks have gone by without one, you can refer your complaint to the Financial Ombudsman Service. It is free, and independent of us. You must refer it within six months of the date of our final response. If you leave it longer, the Ombudsman will only be able to consider it in very limited circumstances.
How to contact it	Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk
Who it can help	The Financial Ombudsman Service can help individuals, and businesses with an annual turnover under £6.5 million that either employ fewer than 50 people or have a balance sheet total under £5 million. Charities with an annual income under £6.5 million, trusts with a net asset value under £5 million, and people who have given a guarantee may also be able to use it.
If you are not sure	If you are not sure whether it can look at your complaint, the Financial Ombudsman Service will tell you.

Your Personal Information

SECTION 06 / COMPLAINTS ABOUT YOUR PERSONAL INFORMATION

Anything about the way we have handled personal data.

What counts

A data protection complaint is a complaint that we have broken data protection law in the way we have handled your personal information. That includes how we collected, stored, used or shared it; whether it was accurate and kept up to date; whether it was kept secure; and how we dealt with a request to use one of your data protection rights, such as asking for a copy of your information or asking us to delete it.

What does not

Not every complaint that mentions personal information is a data protection complaint. A complaint about our service that happens to involve your details, such as a billing query, is handled as a service complaint. If we are not sure which kind of complaint you are making, we will ask you.

Your right to complain

You have the right to make a data protection complaint to us under section 164A of the Data Protection Act 2018, which was added by the Data (Use and Access) Act 2025 and came into force on 19 June 2026.

What we will do

We will acknowledge it within three working days, and in any event within the 30 days the law allows. We will record it on our complaints register and flag it as a data protection complaint. We will look into it and keep you updated on progress. We will tell you the outcome without undue delay, explain what we found, and set out anything we are changing as a result. We will tell you about your right to complain to the Information Commissioner's Office, whether or not we uphold your complaint.

The ICO

Information Commissioner's Office
Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
Website: www.ico.org.uk
Helpline: 0303 123 1113

Going to the ICO

You can complain to the ICO at any time. The ICO recommends giving us the chance to finish our complaints process first, because that may mean it can deal with your complaint more quickly.

Keeping Track Of Complaints

SECTION 07 / KEEPING TRACK OF COMPLAINTS

We record every complaint on a central register.

01 What We Record

For each one we record when it arrived, what it is about, whether it is a data protection complaint or relates to a finance agreement, who is dealing with it, what we decided and when we closed it.

02 How Long We Keep It

We keep that record for at least three years from the date the complaint reached us.

03 Reviewing The Register

We review the register regularly so we can spot patterns and fix the causes rather than the symptoms.

Questions And Contact

SECTION 08 / QUESTIONS AND CONTACT

If you have any questions about this procedure, or about a complaint you have already made, contact us using the details below.

01 Address

F One Technologies Ltd
First Floor Roman Landing, 35-37 St Mary's Place, Southampton, Hampshire, SO14 3HY

02 Phone

0330 221 1183

03 Email

General enquiries: letstalk@fonetech.uk
Data protection: dataprotection@fonetech.uk

04 Website

www.fonetech.uk

Company and regulation	F One Technologies Ltd is registered in England and Wales under company number 08394387. We are authorised and regulated by the Financial Conduct Authority for consumer credit activities, firm reference number 723159.