

## **COMPLAINTS HANDLING PROCESS FOR SPECIFIED JPMORGAN IRELAND LEGAL ENTITIES**

This document sets out details of the complaints handling process for complaints made against Chase Paymentech Europe Limited (CPEL) and J.P.Morgan Wholesale Payments Europe Limited (WPEL), relating to products and services offered captured by the Payment Services Regulations 2018.

CPEL and WPEL have in place complaint resolution procedures to settle complaints of clients arising from their rights and obligations under Parts 3 and 4 of the Payment Services Regulations 2018.

### **Making a Complaint**

CPEL and WPEL, as part of the JPMorgan Group, operates a complaints management policy that aims to ensure all complaints are dealt with fairly, consistently and promptly.

If you are a client of CPEL or WPEL and are dissatisfied with or have a complaint about a product or service offered under the Payment Services Regulations 2018, you can make a complaint by contacting your usual J.P. Morgan relationship, sales or service contact. Complaints may be made in writing, including electronically, or verbally.

### **Handling your complaint**

Once your complaint has been received, it will be promptly acknowledged and investigated by personnel suitably independent from the circumstances giving rise to the complaint. We aim to resolve the issue as quickly as possible and in a fair and consistent manner.

We will aim to send you our final response to complaints within 15 business days after the day on which we received the complaint, or within 35 days in exceptional circumstances. In these exceptional cases we will issue you with a holding response by the end of business day 15, indicating the reasons for the delay in answering the complaint and specifying the deadline by which we will send our final response.

### **Alternative Dispute Resolution**

If not satisfied after receiving the final response from CPEL or WPEL in event of a complaint, a client may, subject to eligibility, refer the matter to the Irish Financial Services and Pensions Ombudsman (FSPO).

Details on complainant eligibility are available on the FSPO website.

You can contact the FSPO at:

Irish Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin 2  
D02 VH29  
Ireland  
Tel: + 353 1 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: <https://www.fspo.ie>

**CPEL / WPEL clients domiciled in the UK**

For matters related to CPEL and WPEL business conducted under the UK Temporary Permissions Regime (TPR), please refer to;

<https://www.jpmorgan.com/content/dam/jpm/global/disclosures/us/emea-uk-complaints-disclosure-statement-january-2022.pdf>

From 1<sup>st</sup> January 2021, CPEL and WPEL entered the UK's Temporary Permissions Regime (TPR).

The TPR has been established by the UK regulators to allow firms such as J.P.Morgan to continue to operate in the UK following the end of the Brexit transition period.

During the TPR, a UK-based CPEL / WPEL client that is not satisfied with our response to a complaint and that qualifies as an eligible complainant may refer the matter to the UK's Financial Ombudsman Service.

Details on complainant eligibility are available on the Financial Ombudsman Service website.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Free phone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)