



# Complaints Policy

## Means of filing a complaint

If you would like to contact us about any issue that is bothering you, you can message our support on Telegram. Our team will be happy to help you resolve the issue. Telegram chat is a quick and efficient way of resolving your concerns, which are not usually covered by complex complaints deadlines.

If you wish, you can make a complaint by writing to us in a free form to our email address: [support@epn.net](mailto:support@epn.net).

This is usually happened when Customers are disappointed with the service received, and they can escalate their concerns as a formal complaint. Please also note that you can email us with more detail on the subject of your complaint and attach any relevant material you have. Furthermore, we may ask you for the following information when we review your complaint:

1. Your first and last name;
2. The email address associated with your account;
3. What the problem is;
4. When the problem occurred;
5. How you would like us to remedy the situation.

We shall review your complaint and respond to you by email. We shall communicate with you in English unless we tell you otherwise.

## Complaints and dispute resolution

- **In the first instance**

We always do our best, but we realize that occasionally something seems to go wrong. If you have a complaint, please contact us. We will accept and deal with any complaint you send to us.

Our final response to your complaint, or a letter explaining why a final response has not been completed, will be provided to you within 30 working days of your complaint, or in exceptional circumstances within 45 working days, and we will let you know if this happens.



If your complaint concerns a request for a refund, we shall investigate the details of your complaint and respond with the possibility / impossibility of such a refund.

### Refund procedure

E.PN is NOT a bank and acts as an intermediary in financial transactions. E.PN cooperates with partner banks and cannot see refund requests without notification from the Customer.

Refund initiation starts from the moment of the Customer's request to E.PN, accordingly E.PN starts this procedure not from the date of actual processing of the refund by the merchant, but from the date of receipt of the Customer's request.

Refunds are made to the E.PN corporate account as an unaddressed credit from the partner bank. In order to credit a refund in favor of a certain Customer, we need the bank's confirmation (i.e. the Customer initiates a refund, informs E.PN about it, E.PN, in its turn, transfer the request to the issuing bank. The bank confirms that there is a refund, E.PN credit the money to the Customer's account).

The overall timeframe for processing a complaint and refunding unused funds related to such complaint may take up to 180 business days.

- **In the second instance and out of Court**

Financial Services Authority of Seychelles (FSA). This department is mandated to supervise, regulate and monitor compliance with the non-bank financial services business carried on in or from within Seychelles.

If the Customer considers that the answer provided by our Support team is not satisfactory, he or she may, file a complaint to the [FSA](#) at the following contact details:

Bois De Rose Avenue, P.O. Box 991  
Victoria, Mahe, Seychelles

Last updated: 08.11.2024