

[REDACTED]

Subject: Greg G Wixted has provided more information about their review

Date: Monday, 12 May 2025 at 18:31:02 British Summer Time

From: Trustpilot

To: [REDACTED]



Hi [REDACTED]

Greg G Wixted has now gotten back to you with more information about their review.

[Go to review](#)

Trustpilot A/S

Pilestraede 58, 5th Floor, 1112 Copenhagen K
Company no.: 30276582

To manage your notifications, please go to your [account settings](#).

Subject: Re: Teya - Duplicate 1 star
Date: Monday, 19 May 2025 at 11:00:00 British Summer Time
From: [REDACTED]
To: [REDACTED]
Attachments: image.png

Hi [REDACTED]

[REDACTED] Previously you mentioned that this **Greg G Wixted** review was flagged and removed for defamation. Then I believe you said this was a duplicate review, is this correct? The reason I ask is because it appears that the review was flagged for 'Not Based on a Genuine Experience' this time around and that may be the reason it has not been removed. If it is a duplicate then I believe it should be flagged for defamation again and highlight the lines you previously highlighted to have it removed.

More than happy to have a quick chat to go over approaches to getting this review addressed.

Message from Trustpilot Content Integrity

A response from Trustpilot Content Integrity

Hi teya.com,

Thanks for your inquiry about the [review]

[REDACTED] by Greg G Wixted, which you recently flagged as not based on a genuine experience.

****The assessment****

When a review is flagged for this reason, we no longer ask the reviewer to provide documentation of their experience. Instead, we run it through our new detection software that analyses various factors, including:

- * Reviewer history (e.g., number of previous reviews, past invitations to review other businesses),
- * Other suspicious patterns detected by our [fraud detection software] (<https://support.trustpilot.com/hc/en-us/articles/115000711088-Trustpilot-s-fraud-detection-software>).

If the software determines that the content or the reviewer is suspicious, the review is taken offline; if not, it stays online.

****The decision****

In this case, we've assessed the review for the reason you flagged it and determined that it follows our [guidelines] (<https://legal.trustpilot.com/for-reviewers/guidelines-for-reviewers>). Therefore, we'll keep the review online.

Keep in mind, a reviewer who's had a [genuine experience] (<https://support.trustpilot.com/hc/en-us/articles/205675248-Who-can-write-a-review-and-when->) may not have purchased anything. They could have made contact with your business another way, e.g. they may have browsed your website or had an online chat with your business.

****Tell your side of the story****

You can always [reply to this review] (<https://support.trustpilot.com/hc/en-us/articles/201836983-How-should-I-respond-to-reviews->) to help win respect and credibility. Replies appear alongside the review, so readers get the full picture from both a company's and reviewer's point of view.

If you have any questions or think we've made a mistake, please let us know by replying to this email.

Close

Best regards,

[REDACTED]

On Mon, May 19, 2025 at 10:30 AM [REDACTED] wrote:

Hey [REDACTED]

[REDACTED]

Yes please. Your CI team got back to us to say they're keeping the review up and I replied within an hour and yet to hear back. This was last Tuesday.

Please could you take a look.

From: [REDACTED]

Date: Monday, 19 May 2025 at 09:17

To: [REDACTED]

Subject: Re: Teya - Duplicate 1 star

[REDACTED]

[REDACTED]

[REDACTED] I wanted to follow and see if you needed any support with the review you attached below? [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



On Mon, May 12, 2025 at 7:31 PM [REDACTED] wrote:

Hey [REDACTED]

[REDACTED]

We had a 1 star review from someone you have already removed for us, please find screenshot attached. The CI team had reviewed his post previously, determining that the review was defamatory.

I have flagged this one again, however I have to wait 3 days for him to provide his information. As this is a duplicate and he's targeting us again, is there anyway to expedite the removal of the review?

All the best,

[REDACTED]

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--

[REDACTED]

[REDACTED]

[REDACTED]

[Book a call meeting](#)

Image removed by sender.

Subject: Thanks for flagging a review - we'll look into it
Date: Friday, 30 May 2025 at 11:28:25 British Summer Time
From: No-Reply Trustpilot
To: [REDACTED]



Hi [REDACTED]

We wanted to let you know that we've received your flagging of [the review by Greg G Wixted](#). Our Content Integrity Team [will assess](#) the review and will let you know the outcome.

Unfortunately, we're currently experiencing high volumes of inquiries, resulting in longer response times than we'd hoped for. We aim to get back to you within 10 working days.

Thanks again for contacting us.

Trustpilot Content Integrity Team

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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: Update on Review from Greg G Wixted [REDACTED]
Date: Friday, 27 June 2025 at 14:51:39 British Summer Time
From: Trustpilot Content Integrity
To: [REDACTED]



[REDACTED] (Trustpilot Content Integrity)
27 Jun 2025, 14:51 BST

Dear [REDACTED]

We're following up regarding the review posted for teya.com by Greg G. Wixted on May 30th, 2025, which you reported for containing advertising or promotional content [REDACTED]

After conducting a reassessment of the review, we've decided to reinstate it as it does not violate our guidelines. For the avoidance of doubt, we do not consider that the review contains advertising, promotional, or defamatory content. Based on the information available to us, we also determined that the review was based on a genuine experience.

We fully understand your concerns about this review's presence on your profile, but please rest assured that this decision was made after a thorough assessment in accordance with our guidelines. To be clear, we do not intend to reinstate the other reviews posted by Greg G. Wixted to your Trustpilot profile page.

Your Customer Success Manager, [REDACTED] is cc'd on this message for added visibility.

If you have any further questions, please don't hesitate to reach out.

Best regards,

[REDACTED]

Commercial Escalation Team - Content Integrity



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Trustpilot A/S

Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

Subject: [Trustpilot Content Integrity Team] - Decision on the review you've flagged [REDACTED]

Date: Monday, 2 June 2025 at 14:32:08 British Summer Time

From: Trustpilot Content Integrity

To: [REDACTED]



Trustpilot System (Trustpilot Content Integrity)

2 Jun 2025, 14:32 BST

Hi [REDACTED]

Thanks for the inquiry about the review by Greg G Wixted, which you flagged for advertising or promotional content.

The decision

We've assessed the review for the reason you flagged it and determined that it goes against our [guidelines](#). Therefore, we've removed it from Trustpilot and taken it down from your profile page.

If you have further questions, please reply to this email.

Thanks,

Content Integrity Team



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Trustpilot A/S

Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark

[REDACTED]

Subject: Thanks for flagging a review - we'll look into it
Date: Wednesday, 21 May 2025 at 11:49:01 British Summer Time
From: No-Reply Trustpilot
To: [REDACTED]



Hi [REDACTED]

We wanted to let you know that we've received your flagging of [the review by Greg G Wixted](#). Our Content Integrity Team [will assess](#) the review and will let you know the outcome.

Unfortunately, we're currently experiencing high volumes of inquiries, resulting in longer response times than we'd hoped for. We aim to get back to you within 10 working days.

Thanks again for contacting us.

Trustpilot Content Integrity Team

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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: Re: FW: [Trustpilot Content Integrity Team] - Decision on the review you've flagged - [REDACTED]
Date: Thursday, 22 May 2025 at 14:13:42 British Summer Time
From: [REDACTED]
To: [REDACTED]

[REDACTED]

[REDACTED] It is possible to get a reviewer blocked and if Greg decides to leave another review, we can flag it for the reason we deem is most accurate and I can make the request to block the user. [REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

On Thu, May 22, 2025 at 3:10 PM [REDACTED] [REDACTED] wrote:

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

From: Trustpilot Content Integrity <contentintegrity@trustpilot.com>
Date: Thursday, 22 May 2025 at 13:56
To: [REDACTED] [REDACTED]
Subject: [Trustpilot Content Integrity Team] - Decision on the review you've flagged - [REDACTED]



Trustpilot System (Trustpilot Content Integrity)

22 May 2025, 13:56 BST

Hi [REDACTED]

Thanks for the inquiry about the review by Greg G Wixted, which you flagged for advertising or promotional content.

The decision

We've assessed the review for the reason you flagged it and determined that it goes against our [guidelines](#). Therefore, we've removed it from Trustpilot and taken it down from your profile page.

If you have further questions, please reply to this email.

Thanks,

Content Integrity Team



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Trustpilot A/S

Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark

Company no. 30276582

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--

Subject: Thanks for flagging a review - we'll look into it
Date: Monday, 19 May 2025 at 11:21:02 British Summer Time
From: No-Reply Trustpilot
To: [REDACTED]



Hi [REDACTED]

We wanted to let you know that we've received your flagging of [the review by Greg G Wixted](#). Our Content Integrity Team [will assess](#) the review and will let you know the outcome.

Unfortunately, we're currently experiencing high volumes of inquiries, resulting in longer response times than we'd hoped for. We aim to get back to you within 10 working days.

Thanks again for contacting us.

Trustpilot Content Integrity Team

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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: [Trustpilot Content Integrity Team] - Decision on the review you've flagged [REDACTED]

Date: Monday, 19 May 2025 at 11:33:01 British Summer Time

From: Trustpilot Content Integrity

To: [REDACTED]



Trustpilot System (Trustpilot Content Integrity)

19 May 2025, 11:32 BST

Hi [REDACTED]

Thanks for your inquiry about the review by Greg G Wixted, which you flagged for containing defamatory content.

The assessment

When a review is flagged for this reason, we run it through our AI-powered defamation tool. This tool considers whether the content you've identified, in the context of the whole review, is likely to cause serious harm to someone's reputation or serious financial loss to a business.

Keep in mind that while you may consider the content to be negative, this is different from being defamatory.

The decision

In this case, we've assessed the review and determined that the content you've identified is not defamatory. Therefore, we've reinstated the review and won't be taking any further action.

Tell your side of the story

You can always [reply to this review](#) to address feedback and share your side of the story. Replies appear alongside the review, giving readers the full picture from both perspectives. This builds credibility, shows empathy, and can turn critics into loyal customers.

If you have any questions, please let us know by replying to this email.

Thanks,

Content Integrity Team



[REDACTED]

Subject: [Trustpilot Content Integrity Team] - Decision on the review you've flagged [REDACTED]

Date: Monday, 19 May 2025 at 11:33:01 British Summer Time

From: Trustpilot Content Integrity

To: [REDACTED]



Trustpilot System (Trustpilot Content Integrity)

19 May 2025, 11:32 BST

Hi [REDACTED]

Thanks for your inquiry about the review by Greg G Wixted, which you flagged for containing defamatory content.

The assessment

When a review is flagged for this reason, we run it through our AI-powered defamation tool. This tool considers whether the content you've identified, in the context of the whole review, is likely to cause serious harm to someone's reputation or serious financial loss to a business.

Keep in mind that while you may consider the content to be negative, this is different from being defamatory.

The decision

In this case, we've assessed the review and determined that the content you've identified is not defamatory. Therefore, we've reinstated the review and won't be taking any further action.

Tell your side of the story

You can always [reply to this review](#) to address feedback and share your side of the story. Replies appear alongside the review, giving readers the full picture from both perspectives. This builds credibility, shows empathy, and can turn critics into loyal customers.

If you have any questions, please let us know by replying to this email.

Thanks,

Content Integrity Team



Subject: Thanks for flagging a review - we'll look into it
Date: Monday, 12 May 2025 at 18:33:14 British Summer Time
From: No-Reply Trustpilot
To: [REDACTED]



Hi [REDACTED]

We wanted to let you know that we've received your flagging of [the review by Greg G Wixted](#). We're assessing the review and will let you know the outcome within 72 hours.

Thanks again for contacting us.

Trustpilot Content Integrity

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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: Decision on the review you've flagged [REDACTED]
Date: Wednesday, 21 May 2025 at 11:02:51 British Summer Time
From: Trustpilot Content Integrity
To: [REDACTED]



[REDACTED] (Trustpilot Content Integrity)
21 May 2025, 11:02 BST

Hi teya.com,

Thanks for reaching out to us about our assessment of the review by Greg G Wixed.

We've looked into the review again with the information you provided.

We've taken the review offline

We've found that the review goes against our [guidelines](#) because it contains **advertising or promotional content**. Therefore, we've taken the review offline, and it's no longer visible on your profile page.

If you have any questions, please let us know by replying to this email.

Thanks,

[REDACTED]
Content Integrity Team



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[REDACTED]
13 May 2025, 09:08 BST

Hi there,

This reviewer has had a review removed before and has submitted another from a different account. His previous review was removed for defamation and this one is defamatory too and is not based on an experience with us. [REDACTED]
[REDACTED]

This needs to be looked at again and I have provided the previous response from your team attached.

Please can this be looked at asap.

Many thanks,

[REDACTED]

Attachment(s)

[Screenshot 2025-05-13 at 09.07.32.png](#)

Trustpilot Content Integrity (Trustpilot Content Integrity)

13 May 2025, 01:03 BST

Hi teya.com,

Thanks for your inquiry about the [review](#) by Greg G Wixted, which you recently flagged as not based on a genuine experience.

The assessment

When a review is flagged for this reason, we no longer ask the reviewer to provide documentation of their experience. Instead, we run it through our new detection software that analyses various factors, including:

- Reviewer history (e.g., number of previous reviews, past invitations to review other businesses),
- Other suspicious patterns detected by our [fraud detection software](#).

If the software determines that the content or the reviewer is suspicious, the review is taken offline; if not, it stays online.

The decision

In this case, we've assessed the review for the reason you flagged it and determined that it follows our [guidelines](#). Therefore, we'll keep the review online.

Keep in mind, a reviewer who's had a [genuine experience](#) may not have purchased anything. They could have made contact with your business another way, e.g. they may have browsed your website or had an online chat with your business.

Tell your side of the story

You can always [reply to this review](#) to help win respect and credibility. Replies appear alongside the review, so readers get the full picture from both a company's and reviewer's point of view.

If you have any questions or think we've made a mistake, please let us know by replying to this email.

Thanks,

Content Integrity Team



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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: [Trustpilot Content Integrity Team [REDACTED] Decision on the review you've flagged [REDACTED]

Date: Tuesday, 13 May 2025 at 01:03:27 British Summer Time

From: Trustpilot Content Integrity

To: [REDACTED]



Trustpilot Content Integrity (Trustpilot Content Integrity)

13 May 2025, 01:03 BST

Hi teya.com,

Thanks for your inquiry about the [review](#) by Greg G Wixted, which you recently flagged as not based on a genuine experience.

The assessment

When a review is flagged for this reason, we no longer ask the reviewer to provide documentation of their experience. Instead, we run it through our new detection software that analyses various factors, including:

- Reviewer history (e.g., number of previous reviews, past invitations to review other businesses),
- Other suspicious patterns detected by our [fraud detection software](#).

If the software determines that the content or the reviewer is suspicious, the review is taken offline; if not, it stays online.

The decision

In this case, we've assessed the review for the reason you flagged it and determined that it follows our [guidelines](#). Therefore, we'll keep the review online.

Keep in mind, a reviewer who's had a [genuine experience](#) may not have purchased anything. They could have made contact with your business another way, e.g. they may have browsed your website or had an online chat with your business.

Tell your side of the story

You can always [reply to this review](#) to help win respect and credibility. Replies appear alongside the review, so readers get the full picture from both a company's and reviewer's point of view.

If you have any questions or think we've made a mistake, please let us know by replying to this email.

Thanks,

Content Integrity Team



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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

Subject: Thanks for flagging a review - we'll look into it

Date: Wednesday, 12 March 2025 at 18:38:52 Greenwich Mean Time

From: No-Reply Trustpilot

To: [REDACTED]



Hi [REDACTED]

We wanted to let you know that we've received your flagging of [the review by Mr GREG WIXTED](#). Our Content Integrity Team [will assess](#) the review and will let you know the outcome.

Unfortunately, we're currently experiencing high volumes of inquiries, resulting in longer response times than we'd hoped for. We aim to get back to you within 10 working days.

Thanks again for contacting us.

Trustpilot Content Integrity Team

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Trustpilot A/S
Pilestraede 58, 5th floor, 1112 Copenhagen K, Denmark
Company no. 30276582

[REDACTED]

Subject: [Trustpilot Content Integrity Team] - Decision on the review you've flagged [REDACTED]

Date: Saturday, 15 March 2025 at 20:15:12 Greenwich Mean Time

From: Trustpilot Content Integrity

To: [REDACTED]



Trustpilot System (Trustpilot Content Integrity)

15 Mar 2025, 20:15 GMT

Hi [REDACTED]

Thanks for the inquiry about the review by Mr GREG WIXTED, which you flagged for containing defamatory content.

The decision

We reached out to the reviewer to ask them to consider editing or deleting the content you highlighted as defamatory. Since the reviewer hasn't updated their review to edit or delete this content, we've removed the review from your profile page.

If you have any questions, please let us know by replying to this email.

Thanks,

Content Integrity Team



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E: complaintshelp@teya.com

T: +44 1283 896 876

Sent Via Email

Date: 24 July 2025

Our Reference: 299281

Your Reference: PNX-5622456-VOS3

Re: EVERYONE LOVES BAKING LIMITED's Complaint about Teya Services Ltd (PNX: PNX-5622456-VOS3)

Dear [REDACTED]

The Complaint

As I understand it, the customer is unhappy about the following points:

1. The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which Mr Wixted feels has breached Consumer Duty principles.
2. The Company has been subject to excessive compliance checks with no explanation.
3. The Company's account was terminated without explanation.
4. Teya requested the immediate return of the payment terminal.
5. Teya's employee, [REDACTED] was rude in correspondence with the company.
6. Teya has unfairly removed the Company's Trustpilot reviews.
7. The complaint was not escalated.
8. The Company wrote to Teya's CEO about Teya's failures under GDPR; non-adherence to the Prin Principles and excessive requests, but it did not get a response.

Our Findings

For ease, I will respond to each point in turn below with the corresponding number(s):

1 and 4. We have apologised in the Final Response Letter dated 9 July 2025 if the information in relation to the terminal was confusing, this was not our intention. As per the applicable terms and conditions, Teya reserves the right to withdraw support for the terminal after 3 years. The terminal remains the property of Teya. As such, if the services have been cancelled, Teya is in the right to request the terminal back. Having said that, we have taken your feedback onboard and this has been passed onto the relevant team to review. In addition, as the contract was terminated, the miscommunication has not impacted the company. Further, Teya has offered the Company a refund for the terminal the Company

E: complaintshelp@teya.com

T: +44 1283 896 876

paid for. This offer is still open to Mr Wixted to accept. Should he wish for Teya to do so, he needs to contact our Customer Service providing the date he paid, and the last 4 digits of the card number used. The terminal also needs to be returned in line with section 7 of the terminal terms available here: [Teya - Terminal Terms](#)

[REDACTED]

[REDACTED]

I have been unable to see that Teya has breached any of its obligations under the General Data Privacy Regulations, nor that we have breached any of our obligations set by the regulator. Further information as to why Mr Wixted feels that we have would be welcomed and I would be happy to review this further.

Following our review carried out for the company, we made the decision to terminate the Company's services held with Teya on 11 March in line with section 6 of the applicable terms and conditions. The terms and conditions are readily available on our website: [Teya - Payment Terms](#)

5 and 7. Having reviewed the correspondence the Company has had with Teya, I have been unable to obtain any correspondence directly relating to Everyone Loves Baking Limited from my colleague [REDACTED]. As explained in the Final Response Letter, any correspondence in relation to other entities Mr Wixted may be a director off will not be commented on. Having said that, we can see that Mr Wixted raised concern on 13 March 2025 which were not responded to separately, and for this we offered the Company our sincerest apologies. However, we do not feel that this has caused a level of inconvenience which warrants any compensation.

6. In relation to Trust Pilot, Teya does not have the ability to remove any reviews. We can challenge them should we feel they are unfounded, but it is Trustpilot's decision to remove or not. Therefore, if Mr Wixted remains unhappy with Trustpilot, he would need to escalate this to them. Furthermore, we would respectfully argue that Trustpilot reviews are not a regulated activity.

8. I have been unable to locate any email sent in relation to Everyone Loves Banking Limited to the CEO or other senior management. As such, I cannot comment further. Having said



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T: +44 1283 896 876

that, I hope that it helps that I explain that, the senior management team rely on their dedicated frontline staff to communicate with Teya's merchants.

I hope that it also helps that I explain that when the company was terminated, Teya did not owe any funds to them. As such, no funds are due to Everyone Loves Baking Ltd.

Conclusion

We appreciate that Mr Wixted remains unhappy with Teya's action in relation to Everyone Loves Baking Limited. However, having reviewed the matter, our stance remains unchanged as outlined in the Final Response Letter dated 9 July 2025.

Please do not hesitate to contact me should you have any further questions or need any further information.

Yours sincerely,

[Redacted signature]

[Redacted name]

E: complaintshelp@teya.com

T: +44 1283 896 876

Sent Via Email

Date: 25 July 2025

Our Reference: 295837

Your Reference: PNX-5622456-VOS3

Re: Tastes Good Does Good Training Center Ltd's Complaint about Teya Services Ltd (PNX: PNX-5622456-VOS3)

Dear [REDACTED]

The Complaint

As I understand it, the customer is unhappy about the following points:

1. The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which Mr Wixted feels has breached Consumer Duty principles.
2. The Company has been subject to excessive compliance checks with no explanation.
3. The Company's funds have been withheld and this has breached GDPR principles.
4. The Company's account was terminated without explanation.
5. Teya requested the immediate return of the payment terminal.
6. Teya's employee, [REDACTED] was rude in correspondence with the company.
7. Teya has unfairly removed the Company's Trustpilot reviews.
8. The complaint was not escalated.
9. The Company wrote to Teya's CEO about Teya's failures under GDPR; non-adherence to the Prin Principles and excessive requests, but it did not get a response.

Our Findings

For ease, I will respond to each point in turn below with the corresponding number(s):

1 and 5. We have apologised in the Final Response Letter dated 9 July 2025 if the information in relation to the terminal was confusing, this was not our intention. As per the applicable terms and conditions, Teya reserves the right to withdraw support for the terminal after 3 years. The terminal remains the property of Teya. As such, if the services have been cancelled, Teya is in the right to request the terminal back.

Having said that, we have taken the feedback onboard, and this has been passed onto the relevant team to review.



E: complaintshelp@teya.com

T: +44 1283 896 876

In addition, as the contract was terminated, the miscommunication has not impacted the Company. Further, Teya has offered the Company a refund for the terminal the Company paid for.

This offer is still open to Mr Wixted to accept. Should he wish for Teya to do so, he needs to contact our Customer Service providing the date he paid, and the last 4 digits of the card number used. The terminal also needs to be returned in line with section 7 of the terminal terms available here: [Teya - Terminal Terms](#)

[Redacted]

[Redacted]

I have been unable to see that Teya has breached any of its obligations under the General Data Privacy Regulations, nor that we have breached any of our obligations set by the regulator. Further information as to why Mr Wixted feels that we have would be welcomed and I would be happy to review this further.

Following our review carried out for the company, we made the decision to terminate the Company's services held with Teya on 4 March in line with section 6 of the applicable terms and conditions. The terms and conditions are readily available on our website: [Teya - Payment Terms](#)

Unfortunately, due to an internal error, an email asking for further information was sent later the same day. We appreciate that this caused confusion and we are sorry about the inconvenience this caused the Company. However, as the services had already been terminated, we do not feel that this has caused inconvenience to the extent that any monetary compensation is due to the Company.

3. In relation to the funds being on hold, we must ensure that we follow industry rules such as card providers' chargeback rules. As such, we may retain funds for a minimum of 180 days to mitigate potential financial risks that we may face for example, but not limited to, chargeback requests. This is also in line with section 5 of the applicable terms and conditions which are readily available on the website Teya - Payment Terms. However, this may not

E: complaintshelp@teya.com

T: +44 1283 896 876

apply if we hold other concerns and in those cases funds may be held longer or be able to be released earlier, it is on a each case on its own merits basis.

As such, having reviewed our internal process, we can see that in this case, the funds should have been released on 2 April 2025. As such, we have credited the account held on file ending in ****5044 with £40.24 which reflects the interest due calculated at a rate of 8% simple. Further, Teya has updated its process to ensure that this not reoccur and that we ensure funds are released when these are possible to release.

6 and 8. As explained in the Final Response Letter we are unable to agree that the colleague acted in an unprofessional manner. Further, we can see that we offered the Company a refund of the terminal and provided information about how to raise a complaint. Having reviewed the information, we accept that we could have provided a better service to the company by raising a complaint for Mr Wixted contacted us. We have taken this feedback onboard, and we apologise for the inconvenience this may have caused the company. However, we do not feel that this has caused a level of inconvenience which warrants any compensation as clear instructions on how to raise a complaint was provided.

7. In relation to Trust Pilot, Teya does not have the ability to remove any reviews. We can challenge them should we feel they are unfounded, but it is Trustpilot's decision to remove or not. Therefore, if Mr Wixted remains unhappy with Trustpilot, he would need to escalate this to them. Furthermore, we would respectfully argue that Trustpilot reviews are not a regulated activity.

9. The senior management team rely on their dedicated frontline staff to communicate with Teya's merchants. Therefore, the senior management would not be responding to a merchant directly.

Conclusion

We appreciate that Mr Wixted remains unhappy with Teya's action in relation to Tastes Good Does Good Training Center Limited. However, having reviewed the matter, our stance remains unchanged as outlined in the Final Response Letter dated 9 July 2025. We accept we made some error. However, by offering to refund the terminals, and paid the interest due, we feel that a fair and reasonable resolution has been offered as we under no obligation to refund the fee for the terminals as they have been used by the company.

Please do not hesitate to contact me should you have any further questions or need any further information.

Yours sincerely,

[Redacted signature]

[Redacted name]

#295837 Final Response Letter

Submitted	Received via	Requester
25 June 2025 at 16:03	Mail	Greg Wixted <greg@tastesgooddoesgood.com>

Assignee	Type	Priority	Group	Status category	Ticket status
	-	Normal	Teya Complaints	Closed	Solved

Internal Notes	Complaints Classification Tree	FOS		
Partially upheld. FRL stage, FOS ref PNX-5622456-V0S3	Sales Complaints::Missold	No		
Churn	Compensation Amount	Compensation?	Complaints Outcome	Organisation Checker
No	40.24 (interest)	Yes	Upheld	Yes

25 June 2025 at 16:03

Our ref **PNX-5622456-V0S3**
Your ref

Dear Sir/Madam

Tastes Good Does Good Training Center Ltd's complaint about Teya Solutions Ltd.

I'm getting in touch in follow up to our email yesterday in which we requested your business file for this complaint.

I'm the investigator that's now been assigned to look into the complaint. And I thought it would be helpful to clarify the complaint points we've been asked to investigate, and to set out the information that I'll require to do so.

The complaint

Taste Good Does Good Training Center has raised a number of concerns about its merchant services with Teya Solutions.

- The company was mis-sold the payment terminal as it was advertised as 'Pay Once.' This meant the company determined it had purchased the terminal, but it was later informed by Teya Solutions it had entered into a three-year hire agreement. The company considers this mis-selling has breached the Consumer Duty principles.
- The company's payment services account was subject to excessive compliance checks with no explanation for this. This led to Teya Solutions withholding the company's funds. And the company says these information requests have breached GDPR principles.
- The company's payment services account was terminated without explanation. And Teya Solutions requested immediate return of the payment terminal.
- Teya Solutions has unfairly removed the company's Trustpilot reviews.

Tastes Good Does Good Training Center says Teya Solutions has failed to address its concerns and it would like a full refund in relation to the payment terminal. And any of its funds held by Teya Solutions returned.

The company would also like Teya Solutions to apologise and compensate it for the inconvenience and damage to reputation caused by the actions taken with its account. This includes damage to reputation caused with its landlord, as the company says these circumstances caused it to miss rent payments.

What I need

Please send your business file including:

- Confirmation if Teya Solutions issued a final response to Tastes Good Does Good Training Center's complaint. If yes, please provide a copy of this.
- A copy of Tastes Good Does Good Training Center's payment terminal agreement.
- Tastes Good Does Good Training Center says the payment terminal was mis-sold as it was advertised as 'Pay Once' but the company was entered into a three-year hire agreement without its knowledge. Please provide Teya Solutions response to this, with relevant evidence to support its position.
- A copy of Tastes Good Does Good Training Center's payment services agreement. Including the relevant terms and conditions.
- Tastes Good Does Good Training Center's statements highlighting any funds that were withheld for further checks.
- In relation to the above, Tastes Good Does Good Training Center says Teya Solutions checks were excessive. So, please provide a detailed explanation of the reasons for any checks completed in relation to the payments received by the company, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.
- A detailed explanation for the reasons why Teya Solutions decided to close Tastes Good Does Good Training Center's account, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.
- Confirmation if any of Tastes Good Does Good Training Center's funds are still held by Teya Solutions. If yes, please provide a detailed explanation about the reasons for this, with relevant supporting evidence. Please also provide confirmation when the funds will be released.
- Tastes Good Does Good Training Center says Teya Solutions has actively blocked and removed its Trustpilot reviews. Please provide Teya Solutions response to this, with relevant supporting evidence.
- Contact / system notes.

I note that Prof Wixted has also raised concerns about Teya Solutions actions in relation to the merchant services provided to Everyone Loves Baking Limited. On this basis, please also provide the information set out below. Please be aware that as Everyone Loves Baking is a separate legal entity, we are required to investigate a separate complaint from this company. So, I've now set up a separate reference for this complaint under PNx-5651119-Q5K7. And going forward you will be contacted about each complaint separately under the relevant references.

- A copy of Everyone Loves Baking's payment terminal agreement.
- Everyone Loves Baking says the payment terminal was mis-sold as it was advertised as 'Pay Once' but the company was entered into a three-year hire agreement without its knowledge. Please provide Teya Solutions response to this, with relevant evidence to support its position.
- A copy of Everyone Loves Baking's payment services agreement. Including the relevant terms and conditions.
- Confirmation if Teya Solutions has withheld any funds for further checks for Everyone Loves Baking's account. If yes, please provide statements highlighting these transactions.
- In relation to the above, if any funds were withheld for further checks, please provide a detailed explanation of the reasons for this, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.
- Confirmation if Teya Solutions has decided to also close Everyone Loves Baking's payment services account. If yes, please provide a detailed explanation for the reasons for this, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.

- If applicable, confirmation if any of Everyone Loves Baking's funds are still held by Teya Solutions. If yes, please provide a detailed explanation about the reasons for this, with relevant supporting evidence. Please also provide confirmation when the funds will be released.
- Contact / system notes.

You can send this information to me by email– or give me a call if you'd like to discuss it.

Please send your business file directly to me by 8 July 2025, using the reference number above. If you have any questions about what I've asked for – please let me know.

Kind regards

This email is covered by our [email disclaimer](#).

This email was sent from Financial Ombudsman Service Ltd. Registered in England and Wales. Registered Number: 3725015. Registered Office: Exchange Tower, London, E14 9SR, United Kingdom.

25 June 2025 at 17:27

Request [#293820](#) "Tastes Good Does Good Training C..." was closed and merged into this request. Last comment in request [#293820](#):

Our ref

PNX-5622456-V0S3

Your ref

Dear Sir/Madam

Tastes Good Does Good Training Centre Limited's complaint about Teya Solutions Ltd.

Tastes Good Does Good Training Centre Limited has asked us to look into this complaint and has agreed to our declaration.

The complaint

Case summary: Consumer is complaining about mis sale of card terminals. The advertisements for the business stated pay once so the consumer was under the impression that they were purchasing the terminals. During the sales process they mentioned buying the terminals multiple times and were never corrected. The terminals were in fact leased to the consumer which is not what they wanted. The consumer wants immediate release of all withheld funds, full compensation for the purchased card machines, compensation for the damage to their business reputation and a formal apology.

We've included some details below to help you identify Tastes Good Does Good Training Centre Limited on your records.

Customer name:

Greg Wixted

Address:

Flat 207

Hawkins House

[REDACTED]
Dolphin Square

London

SW1V 3NT

Phone number:

07753930936

Email address:

greg@tastesgooddoesgood.com

We've recorded this as a complaint against Teya Solutions Ltd. about Merchant Services - Mis-sale. The complaint is now chargeable.

What we need

The Financial Ombudsman has a statutory responsibility to resolve complaints quickly and with minimum formality. So that we may consider the complaint promptly, please send us your file for the above case.

Send this to us before 8 July 2025, quoting our reference number PNX-5622456-V0S3.

Visit the "Information we request from financial businesses when we investigate complaints" page of our website. It tells you what we need for different types of complaint – and will help you to identify what to send us – so we can resolve this case more quickly.

If you think the complaint isn't recorded against the correct business entity, please tell us who you think it should be recorded against now.

Making an offer

Where we receive an offer to resolve the complaint, we will record the complaint as proactively settled for business-specific data publication purposes – providing:

- We receive the offer on or before 8 July 2025,
- The offer hasn't previously been put to the complainant, and
- The complainant accepts the offer without us needing to investigate further.

Please provide your reasoning, and any supporting evidence explaining why the offer is fair, with the offer.

Next steps

If we don't hear from you by 8 July 2025, we can proceed to consider the complaint based on the information we have. The rules that govern The Financial Ombudsman Service, specifically DISP 3.5.14R and DISP 3.5.9R(3), allow us to do this in the interests of resolving complaints quickly.

These rules are set out in the Dispute Resolution (DISP) section of the Financial Conduct Authority's Handbook.

Kind regards

[REDACTED]

[REDACTED]

This email is covered by our email disclaimer.

This email was sent from Financial Ombudsman Service Ltd. Registered in England and Wales. Registered Number: 3725015. Registered Office: Exchange Tower, London, E14 9SR, United Kingdom.

[REDACTED] 27 June 2025 at 11:34

Dear [REDACTED]

[REDACTED]

[REDACTED] 27 June 2025 at 11:56

Dear Greg on behalf of **TASTES GOOD DOES GOOD TRAINING CENTER LTD,**

Thank you for contacting Teya Solutions Ltd ("Teya"). Following contact received from the Financial Ombudsman Service on 25 June 2025, a complaint has been raised on the company's behalf under reference: 295837. The complaint has been passed to me to investigate and respond to in my capacity as a Complaints Agent at Teya. We are sorry to hear that you have cause to complain.

Your complaint

As I understand it, you are unhappy about:

- The company was mis-sold the payment terminal as it was advertised as 'Pay Once.' This meant the company determined it had purchased the terminal, but it was later informed by Teya Solutions it had

entered into a three-year hire agreement. The company considers this mis-selling has breached the Consumer Duty principles.

- The company's payment services account was subject to excessive compliance checks with no explanation for this. This led to Teya Solutions withholding the company's funds. And the company says these information requests have breached GDPR principles.
- The company's payment services account was terminated without explanation. And Teya Solutions requested immediate return of the payment terminal.
- Teya Solutions has unfairly removed the company's Trustpilot reviews.

Next steps

We aim to resolve complaints as soon as possible and look to resolve all complaints within 15 business days. In exceptional circumstances, where the matter is complex and further investigation is required, the resolution may take up to 35 business days. If additional time is required, we will let you know.

If you have any further details that may assist with our investigation, or if you have questions in the meantime, please reply to this email. For urgent matters, you can contact our customer support team at +44(0)1283896876, our lines are open business days 8am - 6pm.

Escalation

If you remain dissatisfied after our response, or if we are unable to resolve your complaint within the expected timeframe, you may have the right to escalate the matter to the Financial Ombudsman Service using the following link: <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>. To find out your eligibility to refer it to the Financial Ombudsman Service, please see: [Who we can help – Financial Ombudsman service](#). If you have any questions, please do not hesitate to contact the complaints team on complaintshelp@teya.com, quoting your reference number.

Kind Regards,

Teya Complaints Team
complaintshelp@teya.com



help@teya.com | +44 (0) [128 389 6876](tel:+441283896876)
[Privacy](#) | [Help Centre](#)

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] 27 June 2025 at 13:13

Internal note

Have you got any further information about this?

New

[REDACTED] 13:11

Hey, yes TP removed his reviews because they violated their terms and conditions and as he kept spamming our page, they blocked him from leaving reviews. It's worth noting that TP will not remove reviews that do not violate the t&c's and there is a lengthy process to get them removed, so they were removed for valid reasons.

[REDACTED]

[REDACTED] 30 June 2025 at 09:38

Internal note

Our ref **PNX-5622456-V0S3**

Your ref

Dear [REDACTED]

Tastes Good Does Good Training Centre Limited's complaint about Teya Solutions Ltd.

Thank you for your email. I apologise I was unavailable when you attempted to give me a call.

I appreciate that Teya Solutions hasn't issued a final response about these complaints. But our service can also investigate a complaint when 8 weeks has passed since it was raised, even if a final response hasn't been issued by the respondent.

Based on the evidence I've reviewed, it's clear that Prof Wixted was raising a complaint on behalf of his companies about the actions of Teya Solutions in March 2025. And while I appreciate that Teya Solutions did direct Prof Wixted to raise a complaint using a specific email address for this, the rules of our service define a complaint as "any oral or written expression of dissatisfaction, whether justified or not." So, given the correspondence it received in March, I think Teya Solutions has already had the relevant 8-week period to issue its final responses about these complaints.

Given these circumstances, I won't be looking to withdraw the complaints with our service at this stage. That said, I will allow some further time for Teya Solutions to now issue its final responses. But please ensure this is done as soon as possible and a copy of the final response is then provided to us under the relevant reference for each complaint.

If Prof Wixted confirms he no longer wants our service to investigate these complaints once the final responses have been issued, the complaints will be withdrawn at this stage. Otherwise, we will proceed with our investigation.

I hope this is clear, but if you have any questions, please let me know. And please get in touch with us again by 8 July 2025 with a copy of the final responses or an update on this.

[REDACTED]
[REDACTED]

Greg Wixted 3 July 2025 at 04:33

Dear [REDACTED]
[REDACTED]

Sorry you seemed to have missed off the email to the ceo and the way I was treated and even when told of the those concerns and I told you the damage you caused by withholding our funds and when told of this your staff just become more and more aggressive.

You missed the fact the company asked several times for the complaint to be escalated and it was ignored

The company presented you with evidence that your ads and reviews were misleading and fake reviews again never answered just ignored also subject to an FCA and police complaint.

Your ceo was asked in our email of compliant several questions on your failures under GDPR and your excessive requests never answered. Now subject to another regulatory investigation

She was also asked about you Companies failure to adhere to the Principles and your customer duty failures again ignored.

I also raised the matter of your claim that your teya rewards business was no longer regulated and you falsely misrepresented this information and still do on your website. Subject to an FCA complaint and it you claimed to trustpilot it's defamatory when it is not yet another misrepresentation to which trustpilot are now in possession of all the our rebuttal documents and the reviews have been reinstated along with a letter from trustpilot which will be shared with those concerned in this matter and other investigations

Slwe made several pleas to [REDACTED] who tone was aggressive and threatening we asked for him to be removed and the matter esclated. It was ignored We raised the misleading and the fake reviews with you team, your ceo and the misleading ads all ignored nor were my questions answered. You abused the review flagging system on trustpilot to have my reviews removed and me banned from trustpilot. But all is you did was force me to exercise my rights as a trustpilot shareholders and a full investigation is underway involving into this matter. And they have been served with an SAR and a legal hold notice Every communion you have had with them in the past and up until litigation are subject to discovery. Once they have been redacted they will be added to this investigation and shared with FSO as all my emails concerning this matter.

So the below is a sanitised version of what you are willing to look into. Please revise with the so it reflects the issues we raised not they teya version of the truth please. Again for a avoidance of doubt all communions in this matter will be sent to the FSO investigator dealing with this matter so there is full disclosure and transparency in this matter

Greg wixted

Kind Regards,

Greg Wixted

[REDACTED] 9 July 2025 at 12:12

Dear Greg,

Thank you for your patience whilst we have looked into your complaint.

Please find attached the Final Response Letter.

Kind Regards,



9 July 2025 at 12:14

Internal note

Partially Upheld.

Reason for complaint: The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which you feel has breached Consumer Duty principles.

- The Company has been subject to excessive compliance checks with no explanation.
- The Company's funds have been withheld and this has breached GDPR principles.
- The Company's account was terminated without explanation.
- Teya requested the immediate return of the payment terminal.
- Teya's employee, [REDACTED] was rude in correspondence with the company.
- Teya has unfairly removed the Company's Truspilot reviews.
- The complaint was not escalated.
- The Company wrote to Teya's CEO about Teya's failures under GDPR; none-adherence to the Principles and excessive requests, but it did not get a response.

[If applicable] Reason for uphold: Unclear information re pay once, non return of funds, not escalating the complaint

[If applicable] Compensation paid: £40.24 (interest)

#299281 Final Response Letter

Submitted	Received via	Requester
27 June 2025 at 11:26	Web Form	Greg Wixted <greg@tastesgooddoesgood.com>

Assignee	Type	Priority	Group	Status category	Ticket status
	-	Normal	Teya Complaints	Closed	Solved

Internal Notes

Partially upheld. Unclear wording and no escalation of complaint. PNX-5651119-Q5K7

Complaints Classification Tree	FOS	Churn	Complaints Outcome	Organisation Checker
Sales Complaints::Missold	No	No	Upheld	Yes

27 June 2025 at 11:26

Internal note

I note that Prof Wixted has also raised concerns about Teya Solutions actions in relation to the merchant services provided to Everyone Loves Baking Limited. On this basis, please also provide the information set out below. Please be aware that as Everyone Loves Baking is a separate legal entity, we are required to investigate a separate complaint from this company. So, I've now set up a separate reference for this complaint under PNX-5651119-Q5K7. And going forward you will be contacted about each complaint separately under the relevant references.

- A copy of Everyone Loves Baking's payment terminal agreement.
- Everyone Loves Baking says the payment terminal was mis-sold as it was advertised as 'Pay Once' but the company was entered into a three-year hire agreement without its knowledge. Please provide Teya Solutions response to this, with relevant evidence to support its position.
- A copy of Everyone Loves Baking's payment services agreement. Including the relevant terms and conditions.
- Confirmation if Teya Solutions has withheld any funds for further checks for Everyone Loves Baking's account. If yes, please provide statements highlighting these transactions.
- In relation to the above, if any funds were withheld for further checks, please provide a detailed explanation of the reasons for this, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.
- Confirmation if Teya Solutions has decided to also close Everyone Loves Baking's payment services account. If yes, please provide a detailed explanation for the reasons for this, with relevant supporting evidence. And please confirm the terms and conditions relied on to do so.
- If applicable, confirmation if any of Everyone Loves Baking's funds are still held by Teya Solutions. If yes, please provide a detailed explanation about the reasons for this, with relevant supporting evidence. Please also provide confirmation when the funds will be released.
- Contact / system notes.

27 June 2025 at 11:31

Internal note

Outbound call to +44 20 3487 2120

Call Details

Call from: +44 1527 741331

Call to: +44 20 3487 2120

Time of call: 2025-06-27 10:30:58 UTC

Called by:

Length of phone call: 12 seconds

27 June 2025 at 11:50

Internal note

MID: 5040794

The complaint

EVERYONE LOVES BAKING LIMITED has raised a number of concerns about its merchant services with Teya Solutions.

- The company was mis-sold the payment terminal as it was advertised as 'Pay Once.' This meant the company determined it had purchased the terminal, but it was later informed by Teya Solutions it had entered into a three-year hire agreement. The company considers this mis-selling has breached the Consumer Duty principles.
- The company's payment services account was subject to excessive compliance checks with no explanation for this. This led to Teya Solutions withholding the company's funds. And the company says these information requests have breached GDPR principles.
- The company's payment services account was terminated without explanation. And Teya Solutions requested immediate return of the payment terminal.
- Teya Solutions has unfairly removed the company's Trustpilot reviews.

27 June 2025 at 11:52

Internal note

Complaint received via FOS.

FOS contacted on 27 June 2025 to explain a FRL has not been sent. Please note that this is a different legal entity and therefore we have two complaints for two different entities for the same director. Please issue a FRL for each entity.

27 June 2025 at 11:55

Dear Greg on behalf of EVERYONE LOVES BAKING LIMITED,

Thank you for contacting Teya Solutions Ltd ("Teya"). Following contact received from the Financial Ombudsman Service on 25 June 2025, a complaint has been raised on the company's behalf under reference: 299281. The complaint has been passed to me to investigate and respond to in my capacity as a Complaints Agent at Teya. We are sorry to hear that you have cause to complain.

Your complaint

As I understand it, you are unhappy about:

- The company was mis-sold the payment terminal as it was advertised as 'Pay Once.' This meant the company determined it had purchased the terminal, but it was later informed by Teya Solutions it had

entered into a three-year hire agreement. The company considers this mis-selling has breached the Consumer Duty principles.

- The company's payment services account was subject to excessive compliance checks with no explanation for this. This led to Teya Solutions withholding the company's funds. And the company says these information requests have breached GDPR principles.
- The company's payment services account was terminated without explanation. And Teya Solutions requested immediate return of the payment terminal.
- Teya Solutions has unfairly removed the company's Trustpilot reviews.

Next steps

We aim to resolve complaints as soon as possible and look to resolve all complaints within 15 business days. In exceptional circumstances, where the matter is complex and further investigation is required, the resolution may take up to 35 business days. If additional time is required, we will let you know.

If you have any further details that may assist with our investigation, or if you have questions in the meantime, please reply to this email. For urgent matters, you can contact our customer support team at +44(0)1283896876, our lines are open business days 8am - 6pm.

Escalation

If you remain dissatisfied after our response, or if we are unable to resolve your complaint within the expected timeframe, you may have the right to escalate the matter to the Financial Ombudsman Service using the following link: <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>. To find out your eligibility to refer it to the Financial Ombudsman Service, please see: [Who we can help – Financial Ombudsman service](#). If you have any questions, please do not hesitate to contact the complaints team on complaintshelp@teya.com, quoting your reference number.

Kind Regards,

Teya Complaints Team
complaintshelp@teya.com



help@teya.com | +44 (0) [128 389 6876](tel:+441283896876)
[Privacy](#) | [Help Centre](#)

27 June 2025 at 13:13

Internal note

Have you got any further information about this?

New

13:11

Hey, yes TP removed his reviews because they violated their terms and conditions and as he kept spamming our page, they blocked him from leaving reviews. It's worth noting that TP will not remove reviews that do not violate the t&c's and there is a lengthy process to get them removed, so they were removed for valid reasons.

27 June 2025 at 13:51

Internal note

Trust Pilot info attached

Greg Wixted 3 July 2025 at 04:25

Sorry you seemed to have missed off the email to the ceo and the way I was treated and even when told of the those concerns and I told you the damage you caused by withholding our funds and when told of this your staff just become more and more aggressive.

You missed the fact the company asked several times for the complaint to be escalated and it was ignored. The company presented you with evidence that your ads and reviews were misleading and fake reviews again never answered just ignored also subject to an FCA and police complaint.

Your ceo was asked in our email of compliant several questions on your failures under GDPR and your excessive requests never answered. Now subject to another regulatory investigation

She was also asked about your Companies failure to adhere to the Principles and your customer duty failures again ignored.

I also raised the matter of your claim that your teya rewards business was no longer regulated and you falsely misrepresented this information and still do on your website. Subject to an FCA complaint and it you claimed to trustpilot it's defamatory when it is not yet another misrepresentation to which trustpilot are now in possession of all the our rebuttal documents and the reviews have been reinstated along with a letter from trustpilot which will be shared with those concerned in this matter and other investigations

Slwe made several pleas to [REDACTED] who tone was aggressive and threatening we asked for him to be removed and the matter esclated. It was ignored

We raised the misleading and the fake reviews with you team, your ceo and the misleading ads all ignored nor were my questions answered.

You abused the review flagging system on trustpilot to have my reviews removed and me banned from trustpilot. But all is you did was force me to exercise my rights as a trustpilot shareholders and a full investigation is underway involving into this matter. And they have been served with an SAR and a legal hold notice Every communion you have had with them in the past and up until litigation are subject to discovery. Once they have been redacted they will be added to this investigation and shared with FSO as all my emails concerning this matter.

So the below is a sanitised version of what you are willing to look into. Please revise with the so it reflects the issues we raised not they teya version of the truth please. Again for a avoidance of doubt all communions in this matter will be sent to the FSO investigator dealing with this matter so there is full disclosure and transparency in this matter

Greg wixted

For and on behalf of Tastes Good Does Good Training Centre Ltd

9 July 2025 at 13:27

Dear Greg,

Thank you for your patience whilst we have looked into your complaint.

Please find attached the Final Response Letter.

Kind Regards,

Teya Complaints Team
complaintshelp@teya.com



help@teya.com | +44 (0) [128 389 6876](tel:1283896876)
[Privacy](#) | [Help Centre](#)

9 July 2025 at 13:29

Internal note

Partially Upheld

Reason for complaint: The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which you feel has breached Consumer Duty principles.

- The Company has been subject to excessive compliance checks with no explanation.
- The Company's account was terminated without explanation.
- Teya requested the immediate return of the payment terminal.
- Teya's employee, [REDACTED] was rude in correspondence with the company.
- Teya has unfairly removed the Company's Trustpilot reviews.
- The complaint was not escalated.
- The Company wrote to Teya's CEO about Teya's failures under GDPR; none-adherence to the Principles and excessive requests, but it did not get a response.

Reason for uphold: Unclear wording Not complaint lodged.

[REDACTED]

[REDACTED]

#311656 Release of Funds Notification

Submitted

4 July 2025 at 10:23

Received via

Web Form

Requester

Greg Wixted <greg@tastesgooddoesgood.com>

 4 July 2025 at 10:23

Hi,

We hope this message finds you well.

Following our previous communication regarding the termination of **the payment services provided by Teya**, we are writing to inform you that Teya will now proceed with the release of your unpaid and/or upcoming settlement. After careful consideration, we have determined that Teya is no longer exposed to any credit risk from chargebacks or refunds.

As a result, the held funds will be paid to you in accordance with our Terms and Conditions. Please allow up to **2 business days** for the payment to be processed and credited to your account. If you have any further questions or require additional information, feel free to contact our support team.

Thank you for your understanding and cooperation.

Kind regards,


Team Teya



help@teya.com | +44 (0) 128 389 6876

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Sent Via Email

Greg Wixted
greg@tastesgooddoesgood.com
5040794

Date: 9 July 2025
Our Reference: 299281

Dear GREG on behalf of EVERYONE LOVES BAKING LIMITED,

Following correspondence received from the Financial Ombudsman Service to Teya Services Ltd ("Teya"), a complaint has been raised on the Company's behalf. The complaint has been passed to me to investigate and respond to in my capacity as Complaints Agent at Teya.

I am sorry to hear that you had cause to complain, but I would like to thank you for bringing this issue to Teya's attention.

Your complaint

For clarity, I have listed the complaint points you have raised below. As I understand it, you are unhappy about:

- The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which you feel has breached Consumer Duty principles.
- The Company has been subject to excessive compliance checks with no explanation.
- The Company's account was terminated without explanation.
- Teya requested the immediate return of the payment terminal.
- Teya's employee, [REDACTED] was rude in correspondence with the company.
- Teya has unfairly removed the Company's Trustpilot reviews.
- The complaint was not escalated.
- The Company wrote to Teya's CEO about Teya's failures under GDPR; non-adherence to the Prin Principles and excessive requests, but it did not get a response.

We appreciate that this is only a summary of your complaint. As such, please let me know if I have missed any details.

My Findings

During my investigation into your complaint, I have reviewed all the available information and I can now share my findings.

We apologise if the information in relation to the terminal was confusing, this was not our intention. As per the applicable terms and conditions, Teya reserves the right to withdraw support for the terminal after 3 years. The terminal remains the property of Teya. As such, if the services have been cancelled, Teya is in the right to request the terminal back. Having said that, we have taken your feedback on board and this has been passed onto the relevant team to review. Further, Teya would like to offer the Company a refund for the terminal the Company paid for. Should you wish for Teya to do so, please contact our Customer Service with the date you paid, and the last 4 digits of the card number used.

In relation to the review and termination, as a regulated provider of financial services, Teya has a legal and regulatory obligation to adhere to the legal and regulatory framework applicable to us.

As such, Teya has an obligation to carry out ongoing reviews of all new and existing customers. We appreciate that you feel the reviews were excessive and that you did not get a reason for it. Teya does not have an obligation to provide a reason for a review, it is part of our ongoing responsibility under the legal and regulatory framework applicable to us. Further, there is no evidence that Teya has breached any of its obligations under the General Data Privacy Regulations, nor that we have breached any of our obligations set by the regulator.

Following our review carried out for the company, we made the decision to terminate the Company's services held with Teya in line with section 6 of the applicable terms and conditions. The terms and conditions are readily available on our website: [Teya - Payment Terms](#)

You have explained that you are not happy with the way my colleague [REDACTED] communication with you in relation to the Company. Having reviewed the correspondence, I have been unable to obtain any correspondence directly relating to Everyone Loves Baking Limited from [REDACTED]. Any correspondence in relation to other entities you are a director of will not be commented on in this letter. Having said that, I can see that you raised concern on 13 March 2025 which were not responded to separately, and for this we offer the Company our sincerest apologies.

I have noted that you are unhappy that you wrote to the CEO who did not respond. I have been unable to locate any email sent in relation to Everyone Loves Banking Limited to the

CEO or other senior management. As such, I cannot comment further. Having said that, I hope that it helps that I explain that, the senior management team rely on their dedicated frontline staff to communicate with Teya's merchants.

I understand that you are unhappy that Teya has removed reviews you wrote on Trustpilot. I hope that it helps that I explain that Teya is unable to remove any reviews written on Trustpilot, this is the decision for them and as such, should you be unhappy that any review has been removed, please escalate this to Trustpilot directly.

The outcome of your complaint

Having investigated the matter in full, I am upholding your complaint in part due to the reasons above.

Contact the Financial Ombudsman Service

If you remain unhappy with the outcome of your complaint, you have the right to refer the matter to the Financial Ombudsman Service, free of charge. **Please note that you need to refer your complaint within six months of the date of this letter.** Teya does not consent to the complaint being considered outside of this timescale. Please find details of how to contact the Financial Ombudsman Service by using this link <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

Or use the below details:

Website: <https://www.financial-ombudsman.org.uk/>

Address: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567

Thank you again from bringing this issue to our attention. Please do not hesitate to contact me on the details in this letter should you have queries.

Yours sincerely,



Complaints Agent

Sent Via Email

Greg Wixted
greg@tastesgooddoesgood.com
5050454

Date: 9 July 2025
Our Reference: 295837

Dear GREG on behalf of TASTES GOOD DOES GOOD TRAINING CENTER LTD,

Following correspondence received from the Financial Ombudsman Service to Teya Services Ltd ("Teya"), a complaint has been raised on the Company's behalf. The complaint has been passed to me to investigate and respond to in my capacity as Complaints Agent at Teya.

I am sorry to hear that you had cause to complain, but I would like to thank you for bringing this issue to Teya's attention.

Your complaint

For clarity, I have listed the complaint points you have raised below. As I understand it, you are unhappy about:

- The Company being mis-sold the payment terminal as 'pay once'. The Company was later informed that it had entered into a three-year hire which you feel has breached Consumer Duty principles.
- The Company has been subject to excessive compliance checks with no explanation.
- The Company's funds have been withheld and this has breached GDPR principles.
- The Company's account was terminated without explanation.
- Teya requested the immediate return of the payment terminal.
- Teya's employee, [REDACTED] was rude in correspondence with the company.
- Teya has unfairly removed the Company's Truspidot reviews.
- The complaint was not escalated.
- The Company wrote to Teya's CEO about Teya's failures under GDPR; non-adherence to the Prin Principles and excessive requests, but it did not get a response.

We appreciate that this is only a summary of your complaint. As such, please let me know if I have missed any details.

My Findings

During my investigation into your complaint, I have reviewed all the available information and I can now share my findings.

We apologise if the information in relation to the terminal was confusing, this was not our intention. As per the applicable terms and conditions, Teya reserves the right to withdraw support for the terminal after 3 years. The terminal remains the property of Teya. As such, if the services have been cancelled, Teya is in the right to request the terminal back. Having said that, we have taken your feedback on board and this has been passed onto the relevant team to review. Further, Teya has offered you a refund for the terminal. This offer is still available to you. Should you wish for Teya to do so, please contact our Customer Service with the date you paid, and the last 4 digits of the card number used.

In relation to the review and termination, as a regulated provider of financial services, Teya has a legal and regulatory obligation to adhere to the legal and regulatory framework applicable to us.

As such, Teya has an obligation to carry out ongoing reviews of all new and existing customers. We appreciate that you feel the reviews were excessive and that you did not get a reason for it. Teya does not have an obligation to provide a reason for a review, it is part of our ongoing responsibility under the legal and regulatory framework applicable to us. Further, there is no evidence that Teya has breached any of its obligations under the General Data Privacy Regulations, nor that we have breached any of our obligations set by the regulator.

Following our review carried out for the company, we made the decision to terminate the Company's services held with Teya in line with section 6 of the applicable terms and conditions. The terms and conditions are readily available on our website: [Teya - Payment Terms](#) This communication was sent to the Company on 4 March 2025. Unfortunately, due to an internal error, an email asking for further information was sent later the same day. We appreciate that this caused confusion and we are sorry about the inconvenience this caused the Company.

You have explained that you are not happy with the way my colleague [REDACTED] communication with you. Having reviewed the correspondence, I am unable to agree that the colleague acted in an unprofessional manner. Further, I can see that we offered the Company a refund of the terminal and provided information about how to raise a complaint. Having reviewed the information, we accept that we could have provided a better service to the company by raising a complaint for you when you contacted us. We

have taken this feedback onboard and we apologise for the inconvenience this may have caused the company.

I have noted that you are unhappy that you wrote to the CEO who did not respond. I hope that it helps that I explain that the senior management team rely on their dedicated frontline staff to communicate with Teya's merchants, which is what happened on this occasion. Therefore, I am satisfied that no error was made in relation to this point.

I understand that you are unhappy that Teya has removed reviews you wrote on Trustpilot. I hope that it helps that I explain that Teya is unable to remove any reviews written on Trustpilot, this is the decision for them and as such, should you be unhappy that any review has been removed, please escalate this to Trustpilot directly.

In relation to the funds being on hold, we must ensure that we follow industry rules namely card providers' chargeback rules. As such, we may retain funds for a minimum of 180 days to mitigate potential financial risks that we may face for example, but not limited to, chargeback requests. This is also in line with section 5 of the applicable terms and conditions which are readily available on the website [Teya - Payment Terms](#). Having said that, having reviewed our internal process, we can see that the funds should have been released earlier on 2 April 2025. As such, we have credited the account held on file ending in ****5044 with £40.24 which reflects the interest due calculated at a rate of 8% simple. Further, feedback has been provided to the relevant team to avoid this issue from re-occurring.

The outcome of your complaint

Having investigated the matter in full, I am upholding your complaint in part due to the reasons above.

Contact the Financial Ombudsman Service

If you remain unhappy with the outcome of your complaint, you have the right to refer the matter to the Financial Ombudsman Service, free of charge. **Please note that you need to refer your complaint within six months of the date of this letter.** Teya does not consent to the complaint being considered outside of this timescale. Please find details of how to contact the Financial Ombudsman Service by using this link <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

Or use the below details:

Website: <https://www.financial-ombudsman.org.uk/>

Address: The Financial Ombudsman Service
Exchange Tower



E: complaintshelp@teya.com

T: +44 1283 896 876

London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567

Thank you again from bringing this issue to our attention. Please do not hesitate to contact me on the details in this letter should you have queries.

Yours sincerely,

██████████

Complaints Agent

greg@tastesgooddoesgood.com

From: Support <customer.duediligence@teya.com>
Sent: 10 March 2025 14:32
To: Greg Wixted
Subject: [Teya] Re: Request for additional information about TASTES GOOD DOES GOOD TRAINING CENTER LTD

Hello Greg,

Thanks for your reply.

Please find our terms and conditions again for your reference [here](#). You will find our terms relating to PayOnce in the 'Terminal Terms' section. The specific terms that your query relates to would be under 'Promotional Offer Terms'. Please note that we do not offer any form of incentive to our customers for leaving Trustpilot reviews. What you mentioned in your email in regards to the £100 likely relates to our referral scheme, which is entirely separate to our Trustpilot reviews.

To ensure we are keeping the resolution to this issue on track, I would require a response to my offer of next steps in order to progress further on this thread. If you wish to return the terminal for a full refund, please provide your collection details as requested and I will get this sorted on my side. Please also note that if you wish to raise a complaint regarding your experience or the service you have received, please reach out to our team at complaintshelp@teya.com with detail of your complaint.

Kind regards,

Henry
Team Teya

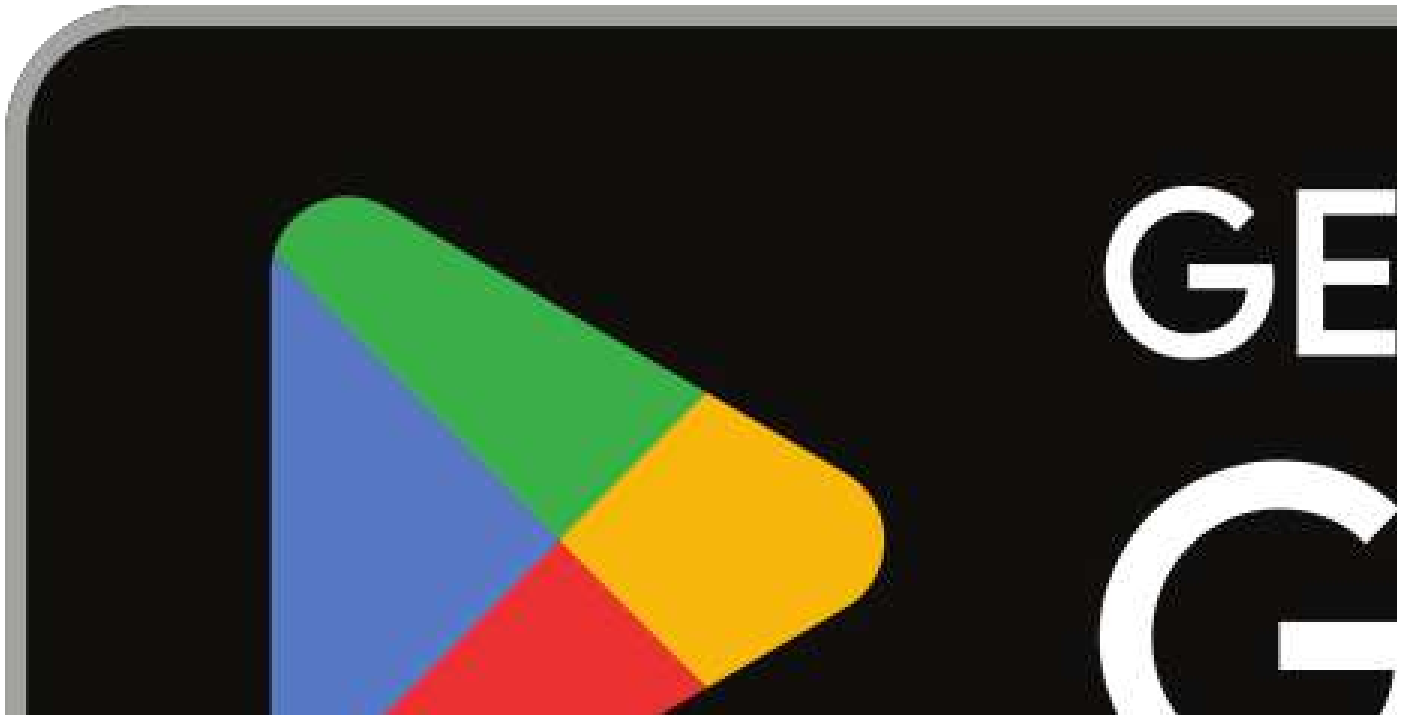


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Henry

This email is a service from Teya United Kingdom.

On 10 March 2025 at 10:20:30 UTC, greg@tastesgooddoesgood.com wrote:

Dear Mr Henry.

Do the thousand of people in the Facebook mobile caterers groups who bought them it's seem 600 traders did get that memo either

. not one of them think they have.leased. I have a list of them all. So it would suggest mis selling and if that were the case then our contract would be invalidated by a material breach. It's also against the ASA code well as a serious failure in your marketing communications which is best practice to have I house legal counsel review any such message

May I remind you again you are regulated by the FCA and have an obligation to follow the rules or are you exempt from them. For the avoidance of doubt I

was only ever sent a general set of terms and one email from Phillip and one from Aaron offering email offering me £100 pounds to recommend them and write a review glowing review on trust pilot. I didn't as that would be illegal and that kind of marketing is not permitted in a regulated environment is it?

I may not be able to meet that deadline due to withholding of our fund. Yes your allowed but just saying you are allowed to by law without a valid reason, explanation or timeframe anf after we

informed you of our position and the vulnerability of the company does not make it true or compliant

The financial strain you placed this Micro company under left us unable to pay its debts as they fall due. We issued a press statement after consultation with various regulatory bodies charity partners and the landlord that the company be placed into administration so I will have to speak to the landlord to gain access or the who ever is appointed.

Regards

Mr GG Wixted

Regards

.

On Mon, 10 Mar 2025, 9:25 am Support, <customer.duediligence@teya.com> wrote:

Hello Greg,

Thanks for your reply.

When you pay upfront for the terminal, you are paying for a three year lease of the card machine from Teya - Teya still owns the card machine, and . If you wish to return the terminal please provide the information requested in the previous email in order to arrange collection. If you do not wish to return the terminal, this may result in additional charges or fees as per our terms & conditions, which would cause your account to fall into a negative balance - I am required to notify you of this ahead of any charges or fees being added to your account.

In this instance I would be happy to offer a full refund for the terminal once it has been returned. Please let me know how you wish to proceed.

Kind regards,

Henry

Team Teya



help@teya.com | +44 (0) 128 389 6876

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Henry

This email is a service from Teya United Kingdom.

On 7 March 2025 at 18:47:46 UTC, greg@tastesgooddoesgood.com wrote:

Dear Mr, Henery

Sorry but I am finding the tone of your email to be beligerant and the veiled threats are distressful. **Once the card machine has been returned, and the balance has been cleared, we will no longer be required to continue chasing the negative balance on your account Please note that failure to return the machine may result in additional charges or fees as per our terms & conditions.** *Do you think that sending some 2 emails 1 in morning demanding the machines back right away then next day telling where are our machines. So are these aligned to the company policy of 7 working days? It shows you lack integrity and honesty as wouldn't the easiest thing to do would just include what the policy says or that the culture to threaten and bully customers ?* (c) you must return the Teya Hardware (in case you have not purchased it) within seven (7) working days as well as any other equipment or material you may have which belongs to us;

I bought my terminals and they have the bank statement to prove it one by RYAN & the other by Aaron so why are you asking for them back ? they are not yours. Did you not check this

I DON'T HAVE A negative balance SO WHAT are you talking about and threatening me with extra fees and if i don't return the machines you don't own you will do what ? "Send the lads round" is how this reads, this is not the **Favelas**, you are the ones holding my funds because you just said so in the email I can only conclude you didn't read the the email before sending it or its a cut and paste job or AI wrote it and you did read it or this is normally how you conduct business. May I suggest you read PRIN 2.1 principles 1, 7 and 12

Mr Gf G Wixed

On Fri, 7 Mar 2025 at 13:32, Support <customer.duediligence@teya.com> wrote:

Hi Greg,

Thanks for your patience.

I appreciate the context given in your email, however our decision to terminate your account and withhold any unsettled funds will remain until Teya no longer faces any financial risk in relation to this held funds. We will be in touch once there is an update on this. Please note that we are acting in accordance with financial regulations in doing so.

I can see that the card machine you were using with Teya is yet to be returned. Please provide a suitable weekday where you'll be available between 9am and 5pm, and confirmation of the collection address. Once the card machine has been returned, and the balance has been cleared, we will no longer be required to continue chasing the negative balance on your account. Please note that failure to return the machine may result in additional charges or fees as per our terms & conditions.

For any queries regarding our terms, please refer to our terms and conditions by clicking [here](#).

Regards,
Team Teya

Henry

This email is a service from Teya United Kingdom.

On 7 March 2025 at 10:34:55 UTC, customer.duediligence@teya.com wrote:

Hello,

Thank you for reaching out.

Please note we are looking into this query and will get back to you addressing your points as soon as possible.

Kind regards,

Kajal
Team Teya



help@teya.com | +44 (0) 128 389 6876

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This email is a service from Teya United Kingdom.

On 6 March 2025 at 11:39:02 UTC, greg@tastesgooddoesgood.com wrote:

Sorry what was the point of this email, you sent a rather rude and demeaning message telling me my account was terminated and you were keeping our money until you decide when i can have it back and as for your request for invoices which you have now had for every transaction. I added your CEO into this email as the buck stops with her and she will be the one the FCA, ICO and press will want to speak to after I have released a statement to the media this morning. Are you aware of PRIN ? Principles for Businesses. These principles are a set of obligations that firms must meet in order to operate under the FCA's regulatory regime. I can send you a copy of them because I believe you have breached several of them, but before i take you through them line by line. I run a purpose driven business, which puts people, purpose and planet before profits and shareholders, unlike your business model, we give 15% of revenue to help create a world where no one goes without food, the funds you are now holding, yes you are permitted to do, but there is no risk as the funds were a catering service provided to one of your competitors who are shocked but not suprised, the law is very clear unless the food is unfit for human consumption the customer can not have a refund nor can the instigate a chargeback, given 200 of Youlends staff enjoyed their pancake treat we created for them. Those funds were to be used to purchase 1/2 a tonne of food to feed 285 families in London who have to turn to food banks to feed their families, along with other 1,5m people who live in poverty in this city. But i wouldn't expect you to know that. It was also needed to pay the rent on our newly launched baking academy which is part of our purpose to arm the 4,4m poorest children in uk with the skills to bake for free. Which have funded through a campaign we ran over christmas with the support of our clients that give us uplift in revenue

to buy the ovens, mixes, workstations and the rent deposit. Every my team worked around the clock to make this happen, I even worked with 4 cracked ribs, but we unlike your company have an unwavering commitment do using our business for good and not the greenwashing claims your company makes. Your unreasonable and unfair treatment have now left this company in a vulnerable position as we cannot fulfill our statutory obligations not can we pay our debts as the fall due nor will be able to provide food to families who need it and the 50 kids we were due to provide a meal this evening. I have informed the CIC Regulator this morning our charity partners and explained the situation and that your decision to withhold our payment for a service we provided had now taken the food from the mouths of the vulnerable and I will be providing Ms Seminario's contact details to the media as she will have to explain your company's actions and if you think I am going to let you damage my reputation you have another thing coming, just look at the damage to paypals reputation and the many legal claims and investigations by regulators and reputational damage as media attention took hold.

Now lets get back to PRIN. You have asked me for invoices for every transaction but did you follow the rules when you asked me that information? no you did not as if you did please explain to how you complied with the below

Data Protection Principles (UK GDPR):

- **Lawfulness, Fairness, and Transparency:**
 - Organizations must have a lawful basis for processing personal data.
 - They must be transparent about what data they're collecting, why, and how they'll use it.
 - This means they should inform you of:
 - The purpose of processing.
 - The legal basis for processing.
 - Who will receive the data.
 - How long the data will be kept.
 - Your rights as a data subject.
- **Purpose Limitation:**
 - Data should only be collected for specified, explicit, and legitimate purposes.
- **Data Minimization:**
 - Only the data necessary for the purpose should be collected.

How this applies to card processors:

- When a card processor requests customer invoices, they must provide a clear explanation of:
 - Why they need the information (e.g., to investigate potential fraud, verify transactions, or comply with regulatory requirements).
 - How they will use the information (e.g., for internal investigations, to share with regulatory authorities).
 - The legal basis under which they are requesting this information.
- It is very important to remember that companies must adhere to the UK GDPR. Therefore, they must have a lawful reason for processing personal data.
- The FCA's emphasis on "fair treatment" reinforces the need for transparency. Firms should not request data without providing a clear and understandable explanation

The termination email and its contents please explain how they comply within the context of PRIN and how you met your obligations in you "Consumer Duty" and principles of "Treating

Customers this means processors must act with integrity, provide clear information, and avoid causing harm. And how you have embedded the consumer duty into your company culture, as its seems to be more of a yeast infection than a culture anyone would want to be part of.

What do you expect me to do with the terminals i bought ?? or is this part of the sham and scam you are running ?? as again your email written as a "Fait accompli and your have been terminated now run along and we will keep your money for as long as we like so just jog on . i suggest if you don't know these terms you can look them up in the urban dictionary, were a new meaning for the word Teya is being added,

I expect a very swift reply to me email as i would suggest you pick up the phone and speak to me with you plan to do the right thing,

Greg Wixted

On Tue, 4 Mar 2025 at 14:38, Support <customer.duediligence@teya.com> wrote:

Hi Greg,

We hope this email finds you well.

We recently noticed some anomalies in our system that we're required to review before any of your settlements can be released. We know it's not ideal, but please understand that we're taking these steps for everyone's benefit.

To support this review, please provide an invoice for each of the transactions below:

2025-03-03 12:13 UTC 2000.00GBP

You can continue to accept payments with your terminal(s) as usual, but there will be a delay in your settlements until we receive and review your documentation.

We will be back in touch as soon as your documentation is reviewed, which we aim to conclude within five business days of receipt. Please be aware there may occasionally be slight delays in this timeframe due to the volume of reviews, but we remain committed to resolving any issues and supporting you and your business at all times.

We apologise in advance for any inconvenience this may cause you.

Best wishes,
Team Teya

help@teya.com | [+44 1283 896 876](tel:+441283896876)

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This email is a service from Teya United Kingdom.

This is an extensive review of Teya Solutions Ltd Review and Incentive Program carried out on the 8th and 9th of March 2025. Using assisted technology and incentive emails provided by a customer. A review of current online reviews and previous reviews going back 5 months and one in May which is one of two reviews allegedly written by the same person.

SAMPLE OF REVIEWS

Honestly, have been in trading business for 13 years...have never seen a sensational service like Teya customer service.. I feel like just talking to them all day.. their ability to solve your problem as a customer is mind blowing . Something that normally takes a weeks with other company ,they were able to resolve for me in just one phone call within minutes ..I wish everyone could just hook unto them to be honest .. i thought it was only the guy I spoke to yesterday that was so nice until I spoke with a lady this morning being the 5th ..to my surprise they are just like so sweet to deal with your issue in no time.

I have been with Teya for a few years now and they are just brilliant. I have used and tried other companies, Zettle, WorldPay, Sumup, but none are as good or competent as Teya. Any queries, problems with payments, technical difficulties etc, someone is at the end of the phone in minutes sorting it out, with politeness and professionalism; and they are answering from offices based here in London. Their rates are just as competitive as everyone else and their machines are way above the others, technically, design wise and speed wise. They are just the nicest company to deal with and have a trustworthy relationship with. Tops

Absolute amazing terminal. And customer services is also amazing. The whole journey from receiving the terminals to setting up has been so easy. This is a bullet proof system you guys have. So much so I've got 5 terminals on the Black Friday deal. Settlements speed is great and a daily report the very next day is so helpful. Just spoke to a customer advisor and he was polite professional and fully understood the reason for my call and sorted my enquiry out in one call. Would recommend to all my business friends and colleagues.

ANALYSIS OF THE REVIEWS

These reviews exhibit several characteristics that raise red flags about their authenticity. Here's a breakdown of why they appear potentially fake:

Signs of Potential Fake Reviews:

- Overly Enthusiastic and Exaggerated Language:

- Phrases like "sensational service," "mind blowing," "just talking to them all day," and "brilliant" are excessively positive and not typical of genuine customer reviews.
- The level of enthusiasm is unusually high and sounds more like marketing copy.
- Repetitive Themes:
 - All three reviews heavily emphasize exceptional customer service, quick problem resolution, and the company's friendliness. This repetition can be a sign of fabricated reviews.
 - The reviews also all push the quality of the terminals themselves.
- Comparison to Competitors:
 - One review specifically mentions multiple competitors (Zettle, WorldPay, Sumup) and claims Teya is superior. This is a common tactic in fake reviews to promote a specific brand.
- Lack of Specificity:
 - While they mention problem resolution, they lack specific details about the nature of the problems or how they were resolved. Genuine reviews often include more specific examples.
- Generic Praise:
 - Phrases like "polite and professional" are generic and could be used to describe any customer service experience.
- "Would Recommend to all my business friends and colleagues."
 - This phrase is often used in fake reviews.

Why This Matters:

- Misleading Consumers:
 - Fake reviews can mislead potential customers into making purchasing decisions based on false information.
- Unfair Competition:
 - Fake reviews create an unfair advantage for businesses that engage in this practice.
- Damage to Trust:
 - The discovery of fake reviews can damage a company's reputation and erode customer trust.

In Conclusion:

The reviews exhibit several classic signs of being potentially fake. The excessive enthusiasm, repetitive themes, and lack of specificity raise serious doubts about their authenticity. It is highly advisable to be very wary of reviews that read like these.

TEYA POST SALE MARKETING EMAIL

I hope you're doing well and that you are loving your Teya terminal. A lot of customers I work with recommend other businesses to Teya due to how much they enjoy working with us, and I would like to offer you a bonus payment if you do refer anyone to us.

*I wanted to let you know that Teya is currently offering a **£100 pre-paid card** for yourself and any friend you refer. They will need to transact over £500 in the first 30 days and once they have, we will then send you a £100 pre-paid card.*

Sign up to our referral program using this link <https://teya.referral-factory.com/UsEjOf> . You will then be given a unique link, share it with your contacts to have them sign up. Alternatively, share their business names directly with us through the link and I will look after them. Also, if you are referring a friend or a business you know to us because you have enjoyed using Teya, it would be great if you could leave me a Trustpilot review [here](#), i'd really appreciate it.

SAMPLE OF REVIEWS

20 feb 2025.

Neil has been an excellent account manager

Nothing to much trouble

Teya is a great system money transfers first thing the next morning .

Recommend them to everyone

20 feb

I was lucky enough to have Neil Davis come along at the right time and helped me transfer to Teya. He was brilliant at making it an easy switch over and he was right I've saved money by being with Teya. Easy to use terminal. Easy app for my accounts and transactions. Great service!

17 Dec

I can't recommend Will enough, he has been helpful right from the beginning and still is. He calls from time to time to check how everything is going, as a business owner that is what we

need. Everything he said about the service we signed up for was 100% accurate and he really did cater to our needs.

Will is absolutely great at what he does, cant thank him enough.

17 Dec

Will has been brilliant and very contactable for all questions Teya machine related! We would recommend him

9 Dec

Really good service the best Neil, is the best guy to deal with if you need one of these Card Machines many thanks,

16 DEC

I made the move to Teya from a previous Card company .My machine is better, much more sophisticated , easier to use. My interest rates are better, deposits into my bank are much faster. I've got really nothing negative to say about the whole system. Thank you Neil

12 DEC 2024

Neil Davis is a credit to Teya. He persistently called on us and asked us to give him an opportunity to offer the Teya service. We've never looked back. It's slick, user friendly and their fees are fair. Highly recommend Neil and Teya. Matthew @ The Bed and Mattress Centre, Chichester, West Sussex

12 MAY 2024

Great experience with Teya so far. Neil gently persuaded us to move from our existing merchant. We are saving fees and I particularly like not having to complete the PCI DSS compliance. Daily and monthly statements arrive on time. Matthew @ The Bed and Mattress Centre

8th

Will has been brilliant and very contactable for all questions Teya machine related! We would recommend him

5th DEC

Neil was brilliant could not of helped more when above and. Beyond to help me recommended this to all my contacts

11th jan

John mathew and Teya. Very good machine. Quick delivery and quick to operate. John has explained everything so easily to me . The app for Teya and the business account is so easy to use. Will recommend to all my friends. Thank you John

10th Feb

Teya and John Mathew Great machine and best service from John Mathew. Teya is easy to use and the app is clear with live updates . Will recommend to all my friends . Thanks John

29th of jan

John Mathew from teya great service. Best machine in the market . Best service from John . Will recommend to all

17th jan

John Mathew

Very good service from John mathew . He takes my call anytime. Teya is a great machine. Will recommend him to anyone who wants a card machine

14th of jan

John Mathew and Teya

Great service and quick delivery. John has set up all out business and looks after us and always on call. Will recommend to everyone

31st of jan

John Mathew an amazing, helpful person. Came to me the same day I called him. Sorted out my card machine. Unbelievable rates.... I'm so happy. He came to me once again on new years eve. I thought this was incredible service. I haven't had the type of service on the UK. looking forward to using my new Teya card machine 2025...Happy new year to you all. Once again Thankyou John Mathew for your fantastic assistance.

24 dec

John Mathew Great service and quick reply to all his customers. Today on Christmas eve he came to set up my machine. Will recommend to everyone. Teya machine is very fast and reliable. Thank you

These reviews raise serious concerns about compliance with both PRIN principles and the new DMCCA laws. This collection of reviews, combined with the referral email, paints a very clear picture of a potentially problematic review strategy.

Key Observations:

- **Salesperson Focus:**
 - A significant number of reviews heavily emphasize specific salespeople (Neil, Will, John). This is a major red flag.
 - The reviews focus on the sales person, rather than the product.
 - The sheer volume of reviews mentioning specific salespeople suggests a coordinated effort to boost their performance.
- **Repetitive Language:**
 - Phrases like "Will recommend to all my friends" and variations thereof are repeated excessively.
 - "Great service" and "brilliant" are used repeatedly.
 - This lack of variation is a strong indicator of potentially inauthentic reviews.
- **Timing and Incentive:**
 - The reviews appear to have been written after the referral email was sent. This strongly suggests a connection between the incentive and the reviews.
 - The reviews are written in a way that implies that the salesperson has asked for the review.
- **Exaggerated Praise:**
 - Reviews like "best guy to deal with" and "amazing, helpful person" are overly enthusiastic.
 - The review that says that the salesperson came on Christmas eve, and new years eve, is very unlikely.
- **Lack of Specificity:**
 - Many reviews lack specific details about the product or service. They focus on generic praise and the salesperson.

COMPLIANCE CONCERNS & RISK LEVEL: SEVERE

- **PRIN Principles:**
 - The reviews raise serious concerns about fair treatment and clear communication.
 - The incentive-driven nature of the reviews could be considered misleading.
 - The heavy salesperson focus, indicates a conflict of interest.
- **DMCCA Laws:**

- The reviews could be considered fake or misleading, as they may be influenced by the incentive.
- The lack of transparency about the incentive is a major concern.
- The reviews could be seen as a unfair trading practice.

ANALYSIS:

- It is highly likely that these reviews are being influenced by the referral program.
- The heavy salesperson focus, and the repetitive language, indicates that the sales people are asking for the reviews, and possibly providing the wording.
- This practice is unethical and potentially illegal.
- The fact that the salespeople are so heavily mentioned, shows that the company are failing to follow the PRIN principle of treating customers fairly.
- The reviews have the hall marks of being placed by the salespeople themselves if this were the case then they would be defrauding Teya as they would be claiming the incentive

Recommendations:

- Teya must immediately halt and investigate this review activity
- They need review of these emails against the guidelines they have in place, the company email policies and the FCA and CMA guidance
- They need to revise their referral program to ensure it does not incentivise false and misleading reviews.
- They should provide clear guidelines to their salespeople about ethical review practices.
- The reviews should be removed and this should be flag them to Trustpilot as it has the potential to damage their reputation as the most trusted review platform,
- They should seek legal advice in relation to the placing of the reviews, if they have indeed been submitted by the salespeople then this would an offence pursuant to section 2 of the Fraud act 2006 and therefore a requirement to report this to the police
- Investigate why, how and who in their legal team approved the contents of the emails. It may be a case they don't have a process in place which would make them complicit as the have a requirement to ensure there communications are clear and transparent
- There is a justification for reporting this to the FCA and CMA due to the potential that this activity may be potentially illegal and would but them at risk have enforcement action and claims for damages brought against them.

TWO REVIEWS SAME CUSTOMER 6 MONTHS APART

16 DEC 2024

Neil Davis is a credit to Teya. He persistently called on us and asked us to give him an opportunity to offer the Teya service. We've never looked back. It's slick, user friendly and their fees are fair. Highly recommend Neil and Teya. Matthew @ The Bed and Mattress Centre, Chichester, West Sussex

12 MAY 2024

Great experience with Teya so far. Neil gently persuaded us to move from our existing merchant. We are saving fees and I particularly like not having to complete the PCI DSS compliance. Daily and monthly statements arrive on time. Matthew @ The Bed and Mattress Centre

Analysis of the two Reviews:

- **"Gently Persuaded & Persistently called"**
 - This phrase is interesting. It suggests a proactive pressure selling approach
 - "Gently persuaded" could be a polite way of saying the salesperson was very keen to get their business.
 - "Persistently called" could be a polite way of saying the salesperson wore them down
 - The question is, they are an existing customer and they loved the Teya business so much, why would a salesperson need to persistent call the customer to give him an opportunity to offer the Teya service this undermines the credibility of the review and raises many red flags
- **Saving Fees and PCI DSS Compliance:**
 - These are tangible benefits, which adds credibility to the review.
 - Mentioning specific advantages makes the review more believable than generic praise.
- **Daily and Monthly Statements:**
 - This is another specific detail that adds to the review's authenticity.
- **"Matthew @ The Bed and Mattress Centre":**
 - Including the name and business adds credibility.
- **Why the Second Review?**

- Could it be they were offered another £100 pounds incentive to open another account
- It's very possible that the salesperson has asked for the review and wrote it for them to post
- The May review is more believable than December ones as It contains specific details and tangible benefits.
-
- This points to possible manipulation or even fraud
- **Salesperson Influence:**
 - The initial "gently persuaded" suggests the salesperson had a strong influence on the customer's decision.

Overall Assessment:

- It's clear the December review has been manipulated and may have been written by the salesperson
- It could be that the customers recommended himself to receive the incentive, but this would have been flagged unless there are no processes in place prevent manipulation of reviews or payout processes to flag a second prepaid card going to the same customer,
- Customers should be aware that some reviews may not be entirely genuine.
- Teya should investigate

OVERALL RECOMMENDATIONS

Cease The Review and Incentives Campaign

Teya must stop all reviews and incentives until it completes a thorough legal, compliance, and regulatory review process to ensure adherence to laws on consumer protection, advertising, and financial conduct.

A need exists for strong internal controls, including legal review of marketing materials and customer communications, and it is evident there is no established process.

Risk Management: Firms must have effective systems to identify and mitigate risks related to misleading practices.

PRIN Compliance: FCA's PRIN principles require firms to act with integrity, treat customers fairly, and communicate clearly.

DMCCA Compliance: The DMCCA act imposes a new legal burden on businesses.

Best Practice: Regulated firms should review all marketing materials, including emails and website content, by in-house or external legal counsel.

Principle 11: Relations with Regulators: Firms must be open and cooperative with regulators and disclose relevant matters to the FCA.

If you suspect Teya's practices are misleading or non-compliant, report it as they are obligated to inform the FCA.

Regulatory Breaches: Firms must report any regulatory breaches to the FCA. Intentional misleading review practices could be considered a breach.

Trustpilot: It is important to inform them as they recognise the seriousness of incentivising customers to write reviews. If it were discovered that Teya induced customers to write reviews with the promise of £100, this would have significant legal implications. It would be up to them to take whatever action they deem necessary, as they would not have known such marketing emails were being sent to Teya customers or that customers were paid an incentive.

FINAL THOUGHTS

If all the incentives reviews were removed it would be with a very poor score and may lead to questions being asked as to why so many are terminated, it shows a failure to do AML/KYC checks. The complaints come in waves, just after then are on boarded they are terminated after the first few payments. In each complaint made they ask for more information in the form of customer invoices and an analysis of the email sent customers to asking for clients payment invoices are a clear breach of GDPR and PRIN of the worst kind at best and at worst it's a criminal offence.(see the separate analysis) and the not in regards having their FCA Authority to hold clients funds has been cancelled but they still claim they have approval. They are not permitted to hold any client funds, so it begs the question where the money is they are holding from the thousands they have terminated and may be the reason behind all the positive reviews to push the negative score down.

How can you treat staff . Sacking them at the end of a shift working day Knowing well they are going not 1 but 4 staff .recruitment is shocking.

No head or HR, poor employee management, frequent mass layoffs, Do better, hire a head of HR who knows what they are doing. Ali your great at many things, handling people not so much

Teya has a culture of working 24/7, not very productive or smart, but most importantly hard. You almost feel guilty if you just do 9h a day- because it's rewarded and appreciated when you overwork yourself. - They are breaching every single employee benefit they mention that they have. Gympass is only available in minimum gyms, private health not possible to access due to working hours and no flexibility, their flexibility and hybrid work - is actually 5 days a week in the office. - Senior management are not trained to be managers or to understand what they are doing. Feels like a bunch of kids gathered to manage this not very successful company. - unfair and constant dismissals, no guidance on work, not a very constructive feedback, not much information on anything. people are doing a job for other people, where some people don't do any work at all. - a request to work more than 48h with no contract mentioning illegal. - toxic environment

1. Frequent Managerial Changes: The high turnover of managers led to an inconsistent work environment, making it difficult for employees to find stability and a clear sense of direction. 2. Loss of Talent: The company experienced a significant loss of valuable talent during my tenure due to misdirection and poor leadership at the top. This exodus negatively impacted team dynamics and morale. 3. Incompetent Management: I encountered several managers who made poor decisions that had severe consequences for the teams they led. These managers often prioritised their personal interests over the success of the company. 4. Favouritism and Obsession with Salaries: There was a noticeable culture of favouritism, and some managers seemed more concerned with employees' earnings than their actual contributions. This led to a lack of fairness and morale. 5. Inefficient Work Process: The work process was disorganised and chaotic, resembling more of a 'Kanban-ish' approach with constant changes in priorities. Work items would appear unexpectedly and then be disregarded shortly after completion, leading to inefficiency and frustration. 6. Lack of Prioritisation: The absence of clear task prioritisation led to a sense of competition among team members, resulting in a counterproductive cut-throat environment that hindered collaboration. 7. Distrust Between Management and Employees: The deep mistrust between management and employees created a hostile working atmosphere. Employees felt like burdens, and trust issues undermined teamwork and motivation. 8. Lack of Enthusiasm: Despite the arrival of a new CEO, the company lacked a sense of purpose and enthusiasm among its employees. Many appeared to be merely going through the motions, resulting in a lackluster work environment. 9. Poor Performance Review System: The company's performance review process was ineffective in tracking and marking employee progress. It failed to recognise hard work and dedication, leading to burnout and frustration.

- Constant changes in structure and leadership which lead to knowledge gaps, incomplete processes, and stagnant career growth for the average worker - Inequitable compensation and rewards structure. I never completed an actual, good performance review cycle and instead had to ask for raises on an ad hoc basis. New senior people dropped in due to friendships or history with senior leaders, on massive salaries. Results in a lack of trust and a toxic environment among the masses - Many non-C-suite leaders are in it for themselves. As such, your career development and progress will take a back seat unless you're in their special club - While I think the mass layoff cycles (which did absolutely happen) are largely over, the environment built and fostered by senior leadership has resulted in a lack of trust. I would never assume that my job is safe

The company struggles with a serious lack of direction, strategy, and leadership, combined with very little transparency. Employees often feel undervalued, with a culture that treats them as disposable. There's almost no understanding of UK or European small business customers, and most decisions seem to be based on the mindset of, "Well, this worked in Brazil." The company's many acquisitions feel poorly managed, with no clear plan to bring together different cultures and legal frameworks. The work environment is chaotic and often toxic, despite leadership's claim of putting "culture first," which feels more like a facade than reality. Poor communication from senior

leadership, constant layoffs, and limited opportunities for career growth have left morale at rock bottom. If you're thinking about joining, take the time to dig deep into reviews. Those glowing 5-star ratings often seem more like damage control than honest employee feedback. Approach with caution. If I thought they'd actually listen, I'd recommend the company reevaluate its leadership style and truly commit to improving its workplace culture. But since I doubt they will, my advice to anyone considering Teya is simple: look elsewhere. Focus on finding opportunities where leadership, transparency, and culture aren't just buzzwords, but actual priorities - and where there's a real understanding of the customers you're serving.

Very inconsistent leader, very toxic environment

They have along way to go before they find a balanced and effective route to market and company culture - right now they are a bit panicked and don't have the staff's best interest at heart

all the negative reviews are true! Worst company to work for, they fire people with one day notice.

Too many to list. Just to name a few: - Terrible management: they have no idea how to manage business, let alone grow it. Four layoffs in a span of 14 months with hardly any layoff at executive decision making level shows complete lack of accountability. - Clique culture: Growth for folks who know the founders. - Employees are overworked and underpaid. - Toxic work culture with complete lack of empathy from senior management.

4 or 5 days work in office Manager is toxic, and lots of favouritism do not listen there is no Job guaranty they can fire anyone immediately

Teya could have been great. Unfortunately it was lead by business execs and engineers with no science of how to actually craft a valuable product experience for their customers or prioritise shipping useful products and features. Instead the company spend years planning and re-planning the most ambitious tech stack possible until they eventually ran out of money, fired half the work force and replaced the entire leadership team.

Extraordinarily inefficient and unorganised. Nobody has any idea of what they will be delivering in the near future. Has no true connection to the its merchants. Claims to be proud to serve local businesses but has never served anyone. They promise big things and constantly under deliver. Cost cutting at any expense while budget is constantly dedicated towards trivial things.

Management don't know what they're doing, lack of training (you're expected to just dive in with no instructions) and pathway to career progression, zero benefits, it's frowned upon if you leave at 5pm (the time you're contractually meant to finish work), favouritism, low salary and no hybrid working despite this being a 'benefit' they promised in job interview.

Favoritism towards people from Stone. Fake merchant first narrative when customers are repriced within days to rates than are multiples of what was initially promised. Random performance management depending on what the CEO says that day (which changes every week)

Teya unfortunately suffered from a lack of vision, direction and planning from senior leadership. The company could have been great if we had started small, proven the concept and grown from there. Instead we tried to pursue everything at the same time (buying 10+ companies with no clear plan on how to integrate them and launch a compelling proposition). This led to burning through far too much cash too quickly and never launching anything more unique than a standard ePos machine. The company fosters a culture that tends to favour specific groups, rather than promoting inclusivity and diversity of opinions across the board. This approach creates a "blame" culture, affecting entire teams and individuals who have no control over decisions made by upper management. The company culture Teya wants is one thing but the reality is another. When it comes to technology and software engineering, Teya lags far behind despite its ambitious goals. Many systems are unsustainably built, lacking adherence to best practices, which ultimately leads

to the need for rebuilding these systems within a short span of two years. The focus on meeting unrealistic deadlines, set by the wrong individuals, comes at the expense of developing high-quality software. Software engineers working in these teams are usually unhappy due to a constant whirlwind of impractical timelines which forces engineers to cut corners, unable to rectify a growing backlog of improving it and then building on top of bad software which becomes a nightmare. There is minimal effort to create a psychologically safe and enjoyable environment for all employees, rather than just a select group of people. The high turnover rate of hiring and firing only highlights the company's low long-term employee retention rate.

Providing feedback is discouraged at Teya, and highlighting issues in existing systems may lead to termination. 2. Opinionated individuals are not embraced at Teya; it's expected to consistently praise the company's actions, even when recognizing potential engineering concerns. 3. Those at the helm are often inept and resistant to feedback from new team members. 4. The company's internal survey corroborates the points mentioned here; while there are many capable individuals, fear of job security prevents them from speaking up.

Multiple rounds of layoffs every year, even your manager won't know you are getting laid off and you will just receive an email one morning that you have been terminated. You will wake up every morning with the anxiety that today might be your last day. - A startup with a lack of well-defined processes trying to operate as a corporate leading to further inefficiencies and restrictions in work. - Upon joining Teya offers you several benefits such as opportunity to change teams, take up qualifications such as CIMA, ACCA etc, possibility to work from other countries. None of this is true!! - Developing blame culture and the need to constantly defend yourself

is a social experiment where encouraging chaos is considered a company value. The influx of new employees from stone adds to the challenge of salvaging what might be considered unsalvageable. The overall sentiment is one of broken values, principles, culture, and people. Despite the hard work of many, there's a feeling that the company lacks empathy, heart, body, and soul. , various mistakes have complicated the path to recovery, making it challenging to move forward.

Mass frequent redundancy Blame culture from Owner and Senior management team to teams below Acquire many business' and sack the majority of staff from each business to 'save money' Announce redundancies via email, letting you know you will receive another within half an hour confirming if your job is safe or not

There are a lot of staff moving over from another company who previously had to either be removed from that company or asked to leave or had meltdowns due to being out of their depth and unable to run a company which doesn't bode well for Teya. These people have no sufficient senior management experience. Any minute now this review page will be flooded with positive reviews made by management to improve the scoring. GET OUT!

The management/leadership team are unorganized and always scrabbling to make decisions. A commitment is temporary— to a project, team, or person. You can't trust their words. You can never feel safe or secure; even if you're the best performer. The environment changes you— for the worse. Your attempts to do something good and lasting always comes short.

Unsure - Direction is more changeable than the weather. Unable to keep up with them... Products. Pricing. Commissions. Processes. Changing every week, often with no consultation and very little in the way of communications. Unsafe - Lots of firing and redundancies happening across the business especially in the sales dept. 3/5 Regional managers and majority of BDM/ Field Sales let go with no warning/ PIP/ explanations/ Facts/ Data - Just told "Today is your last day". Whole call centre and their support ops were cut the day before. Some amazing people and long serving staff just cut without warning and just before Christmas. I'm guessing around 50 people let go like this. This comes after laying off nearly 200 people in the Tech dept earlier in the year. No one is safe in their employment in the company no matter how well you're performing. One of the company's main pillars is "Care" but we see very little of it coming towards the staff. Unviable - It's a good idea and vision but it's not suited to the UK market. Having a no contract, expensive and limited product leaves the company with a massive Churn issue. The UK is too

competitive and SME's are too price sensitive to buy into the idea of 'buying service' when another company can come in and cut their costs by half and provide a similar, if not slightly better, product... it's not difficult to see why they have such an issue with churn.

Bought out by a management team who have no idea. Stripped out all the automation and replaced with manual tasks. Abandoned existing customers by switching off the help line numbers. Replaced premium software with cheap free software. Laid off all the experienced staff and replaced with offshore resources. Utter shambles. Heading nowhere fast.

- This organisation does not reward and recognise merit, but favouritism wins here if you are popular with the management. -management lack empathy and see the staff as pawns. They would rather staff work like robots and not contribute their ideas but follow instructions (no progression this way). - people are not as experienced as they need to be - management is poor within the organisation (especially within partnerships and sales) - at least 6 months - 1 year away from having a partner facing solution ready and easily more than 1 year away from having a proper partner programme ready. - They still have many technical issues and an incomplete product solution.

where to begin? they tell you they want to be transparent with customers but can't even be transparent to employees. In the hiring process, there's no transparency with regards your job role, benefits, or that you are actually contracted to their acquired entity even though they placed the ad themselves. termination with not even a day's notice, no inclusiveness for people of color, company trying out too many things at once, too many layoffs, even if you get your numbers you still stand a chance to get laid off - happened live. They actually referred to bottom performers as scrap heap, in a presentation amongst the leaders, though they did not think we will see it

Please believe every negative review on here because it is very true. Be aware they had an incentive for employees to leave 5* reviews on Glassdoor to improve their scores, as Talent team were struggling to hire because of it!!! Teya, former Saltpay, is not a company, they are a mix of 10-15 different companies for licenses, software etc . its a caca show! As a financial company , they failed to terminate me and take me off payroll, resulting in me getting paid for 6 months after I resigned, although I contacted them after the 1st wrong salary. The excuse was our payroll system was not working ?!! This resulted in me showing earnings of over 100k with HMRC and was charged taxes accordingly! Although I sent back every single wrong salary I received! The communication from their side was close non-existing for months until I have emailed every single employee I could think of in the company asking for anyone to reply. The company claims to be multicultural - they speak Portuguese as a majority, during team meetings, although not everyone is Portuguese/Brazilian. if you don't speak the language , they tell you you should learn it. The feeling in the company / team feels like an American high school where people managers whispers with other (favorite) team members and laugh - think Mean Girls , super immature, but then people managers are like 20 years old , managing people with as much work experience as they have of life. People managers are with ZERO people management experience - and no training is provided - they assign a manager and let them free style. My manager was unaware of what "meeting minutes" were, there was also a massive language barrier, let alone understand the UK best practice when it comes to meetings, probation meetings etc. Micromanagement is often seen - and this is because of lack of experience and self confidence in managers, also a lot of pressure from CEO, founders etc The mentality is: we ONLY focus on the things going wrong. Massive blame culture, to the point that the founder calls you bad words during meetings. Aggressive and unprofessional. The communication is all over the place, with no clear policies. Meaning you speak with 10 different people getting 12 different answers :)) The head of culture refers to employees, during global meetings with the F word. one of their values is: say it as it is: and some take advantage of this and behave like *C word* They advertise remote working - but they have a "you need to come to the office so the BIG BOSS can see you " mentality - also they expect you to work more than 40h per week - not paid - and they see it as a bad thing if you leave the office early. I often found myself 5 days in the office before 8 am in and after 8 pm out - again - remote working was advertised ! This was the most chaotic workplace I have experienced in my 20 years of working experience, and I sold potatoes by the highway, at age 7. They hire fresh graduates in positions like HR - when reality hits them they are incapable to deal with the situations. 1 because its easier to manipulate and they don't have previous experience to

compare it to so they take Teya as wow - soon they realize its a caca show. hence hundreds have left !! the attrition rate is disgusting. They fire people like its nothing. Do yourself a favor and stay away from Teya / Saltpay or whatever else they plan to call themselves in the future

- Unprofessional working environment: People could come off as friendly, social and close at first, but soon you realise this comes at a cost of unprofessional and inappropriate workplace relationships & unclear boundaries between work and social interactions. Unless you manage to get in the inner circle of 100 people in the company, which usually consists of the very original employees, you won't find yourself a social life there that's worth maintaining, and even then, it is not a healthy social life & work relations. - Favouritism: Management only promotes and gives pay rises to their friends and the in-crowd. How decisions are made are not transparent at all. Limited growth opportunities unless you're managers favourite and you go out to parties with them regularly. On the other hand, if you're one of the originals, you will get away with anything including being incompetent at your job and slacking all day. - No salary reviews, no bonus schemes: No annual salary review or similar structure in place, not even in line with the inflation. Nothing! Unless you're willing to negotiate and push hard for every single pay rise (in which case you still might not get it approved by top senior people because of financial constraints of the company), you won't get any pay rise (of course unless again you're everyone's favourite). Also no bonus schemes at all. - Misleading job titles: You will be promised one thing / contracted a role when you sign your contract, what you get is completely different even from day 1. This is a very regular phenomenon that happens to 80% of the employees. You get random tasks/job titles you didn't even ask for or specifically said no to before you signed your contract. Then they fire you or make you redundant for the roles/responsibilities you DID NOT ask for. You get changing teams and job titles constantly without consulting your preferences, that could be good in some cases if you want flexibility with changing roles, but most cases, people just end up being unhappy. - Inexperienced heads of teams and top management & blaming culture: As favouritism plays a huge role in this company, you always end up with people who are either in the 'in-crowd' or 'say yes' to leaders in top management or in the roles that are out of their depth. They are inexperienced often cases very young professionals who have no idea how to be in the positions they are in, or just completely unsuited for their roles. The very top dogs don't know how to run a business, they blame everyone else but themselves for the problems the company faces. They don't know how to motivate their employees apart from making cliché and cringey motivational speeches (obv they are not willing to pay you). No structure and proper policies/rules in place yet they expect everyone on their best behaviour and if you're not, it's your own fault not the environment/culture/system they set. They are dismissive and avoidant with their 'addressing the issues' and never open and direct. They will try to shift the blame onto the employees and basically gaslight you making you think you're the problem. - No job security: random firing happens periodically with no consulting your team leader or anyone closely works with you. How those decisions are made are behind the scenes and non transparent they can't tell you the criteria it's based on. It's also done in a way that is so obviously disrespectful and they don't even try to hide it. You get hired one day, fired next month because you're raising too many questions. No coordination between hiring and firing departments. You're just a number to them which is fine if they quit doing a bad pretending job about how they care about their employees. They don't even want to pay you severance if you are a relatively new employee - legal but unjust. Most people are on a work visa and they ruin people's lives based on nothing. Unless you are the managers favourite in which case your job is most highly paid for your level of experience and you will never get fired. SINKING SHIP. RUN!

There's some real issues at Teya which are emerging now but were clearly coming down the tracks some time ago. Other reviews have talked about career progression as a plus but I saw it almost as the opposite, you have the opportunity for huge progression in short spaces of time there - I'm talking from being entry level to being a 'head of' in a year or two. While to some reviewers I can see how that looks great but the reality is different, throwing people into roles they don't understand, have no experience in and likely aren't properly equipped to do isn't fair - it's this kind of progression that's quite poisonous as it's setting up a 'fall guy' and not equipping people for career success because they never get the underlying knowledge that other firms will look for, and Teya's junior staff suffer from having not-yet-ready management. Then the manager inevitably gets let go and the cycle continues leading to a complete lack of coherent strategy. There will be a lot of ex Teya staff with 'head of...' on their CVs who won't have any of the relevant skills, knowledge or experience to take that elsewhere. Culture wise.. beware. You'll get told about

the amazing culture and terms like 'entrepreneurialism' get thrown around a lot, largely by people who have never been entrepreneurs. I was enthusiastic fresh out of uni too- but it's ludicrous to claim going from university to working in a payments firm is an entrepreneurial mindset as many of the devout followers of the leadership team claim. 'say it how it is' is another one which while the leadership certainly lived this value.. calling specific people and teams out for being useless in weekly company wide meetings (people led by ill equipped managers who themselves had no support from above) is pretty toxic and there were almost weekly awkward silences in those meetings, followed by relief that this week it wasn't your area in the firing line. This generally precluded someone or a team suddenly not being around anymore. Basically, take any learnings you've had elsewhere, any successful track record you've had, any great teams who have actually delivered and anywhere you've experienced truly great culture and you'll have the antithesis of Teya. All in all I've worked at smaller, similar sized and larger companies than Teya and it's by quite some way the poorest run and the most self destructive culture I've encountered.

greg@tastesgooddoesgood.com

From: Support <customer.duediligence@teya.com>
Sent: 07 March 2025 10:35
To: Greg Wixted
Cc: Aaron Martin; Hanna Seminario
Subject: [Teya] Re: Request for additional information about TASTES GOOD DOES GOOD TRAINING CENTER LTD

Flag Status: Flagged

Hello,

Thank you for reaching out.

Please note we are looking into this query and will get back to you addressing your points as soon as possible.

Kind regards,

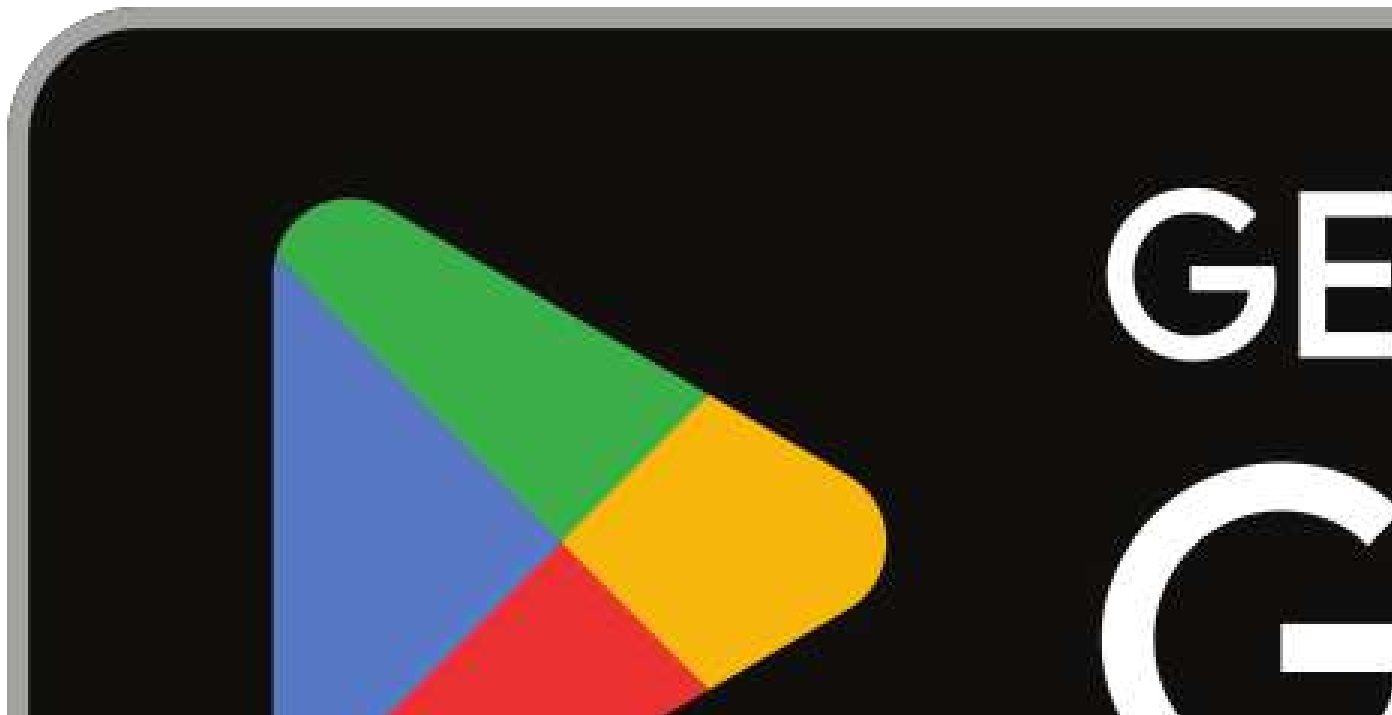
Kajal

Team Teya



Get instant support and manage your business wherever you are

Get the Teya Business app



This email is a service from Teya United Kingdom.

On 6 March 2025 at 11:39:02 UTC, greg@tastesgooddoesgood.com wrote:

Sorry what was the point of this email, you sent a rather rude and demeaning message telling me my account was terminated and you were keeping our money until you decide when i can have it back and as for your request for invoices which you have now had for every transaction. I added your CEO into this email as the buck stops with her and she will be the one the FCA, ICO and press will want to speak to after I have released a statement to the media this morning. Are you aware of PRIN ? Principles for Businesses. These principles are a set of obligations that firms must meet in order to operate under the FCA's regulatory regime. I can send you a copy of them because I believe you have breached several of them, but before i take you through them line by line. I run a purpose driven business, which puts people, purpose and planet before profits and shareholders, unlike your business model, we give 15% of revenue to help create a world where no one goes without food, the funds you are now holding, yes you are permitted to do, but there is no risk as the funds were a catering service provided to one of your competitors who are shocked but not suprised, the law is very clear unless the food is unfit for human consumption the customer can not have a refund nor can the instigate a chargeback, given 200 of Youlends staff enjoyed their pancake treat we created for them. Those funds were to be used to purchase 1/2 a tonne of food to feed 285 families in London who have to turn to food banks to feed their families, along with other 1,5m people who live in poverty in this city. But i wouldn't expect you to know that. It was also needed to pay the rent on our newly launched baking academy which is part of our purpose to arm the 4,4m poorest children in uk with the skills to bake for free. Which have funded through a campaign we ran over christmas with the support of our clients that give us uplift in revenue to buy the ovens, mixes, workstations and the rent deposit. Every my team

worked around the clock to make this happen, I even worked with 4 cracked ribs, but we unlike your company have an unwavering commitment to using our business for good and not the greenwashing claims your company makes. Your unreasonable and unfair treatment have now left this company in a vulnerable position as we cannot fulfill our statutory obligations nor can we pay our debts as they fall due nor will we be able to provide food to families who need it and the 50 kids we were due to provide a meal this evening. I have informed the CIC Regulator this morning our charity partners and explained the situation and that your decision to withhold our payment for a service we provided had now taken the food from the mouths of the vulnerable and I will be providing Ms Seminario's contact details to the media as she will have to explain your company's actions and if you think I am going to let you damage my reputation you have another thing coming, just look at the damage to PayPal's reputation and the many legal claims and investigations by regulators and reputational damage as media attention took hold.

Now let's get back to PRIN. You have asked me for invoices for every transaction but did you follow the rules when you asked me that information? No, you did not as if you did please explain to how you complied with the below

Data Protection Principles (UK GDPR):

- **Lawfulness, Fairness, and Transparency:**
 - Organizations must have a lawful basis for processing personal data.
 - They must be transparent about what data they're collecting, why, and how they'll use it.
 - This means they should inform you of:
 - The purpose of processing.
 - The legal basis for processing.
 - Who will receive the data.
 - How long the data will be kept.
 - Your rights as a data subject.
- **Purpose Limitation:**
 - Data should only be collected for specified, explicit, and legitimate purposes.
- **Data Minimization:**
 - Only the data necessary for the purpose should be collected.

How this applies to card processors:

- When a card processor requests customer invoices, they must provide a clear explanation of:
 - Why they need the information (e.g., to investigate potential fraud, verify transactions, or comply with regulatory requirements).
 - How they will use the information (e.g., for internal investigations, to share with regulatory authorities).
 - The legal basis under which they are requesting this information.
- It is very important to remember that companies must adhere to the UK GDPR. Therefore, they must have a lawful reason for processing personal data.
- The FCA's emphasis on "fair treatment" reinforces the need for transparency. Firms should not request data without providing a clear and understandable explanation.

The termination email and its contents please explain how they comply within the context of PRIN and how you met your obligations in your "Consumer Duty" and principles of "Treating Customers Fairly." This means processors must act with integrity, provide clear information, and avoid causing harm. And how you have embedded the consumer duty into your company culture, as it seems to be more of a yeast infection than a culture anyone would want to be part of.

What do you expect me to do with the terminals i bought ?? or is this part of the sham and scam you are running ?? as again your email written as a "Fait accompli and your have been terminated now run along and we will keep your money for as long as we like so just jog on . i suggest if you don't know these terms you can look them up in the urban dictionary, were a new meaning for the word Teya is being added,

I expect a very swift reply to me email as i would suggest you pick up the phone and speak to me with you plan to do the right thing,

Greg Wixted

On Tue, 4 Mar 2025 at 14:38, Support <customer.duediligence@teya.com> wrote:

Hi Greg,

We hope this email finds you well.

We recently noticed some anomalies in our system that we're required to review before any of your settlements can be released. We know it's not ideal, but please understand that we're taking these steps for everyone's benefit.

To support this review, please provide an invoice for each of the transactions below:

2025-03-03 12:13 UTC 2000.00GBP

You can continue to accept payments with your terminal(s) as usual, but there will be a delay in your settlements until we receive and review your documentation.

We will be back in touch as soon as your documentation is reviewed, which we aim to conclude within five business days of receipt. Please be aware there may occasionally be slight delays in this timeframe due to the volume of reviews, but we remain committed to resolving any issues and supporting you and your business at all times.

We apologise in advance for any inconvenience this may cause you.

Best wishes,
Team Teya

help@teya.com | [+44 1283 896 876](tel:+441283896876)

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This email is a service from Teya United Kingdom.

From: Support <customer.duediligence@teya.com>
Sent: 17 March 2025 11:25
To: Greg Wixted
Subject: [Teya] Re: Request for additional information about TASTES GOOD DOES GOOD TRAINING CENTER LTD

Hi Greg,

Thanks for your response.

I am unable to assist with retrieving the terminal, I am simply advising you of what we can do regarding the refund if you are able to return the terminal - which is to offer a full refund. Once you have an update on this, please let me know and I'll arrange the collection.

As I have advised, if you wish to raise a complaint regarding your experience or the service you have received, please reach out to our team at complaintshelp@teya.com with detail of your complaint and they will advise you of next steps accordingly.

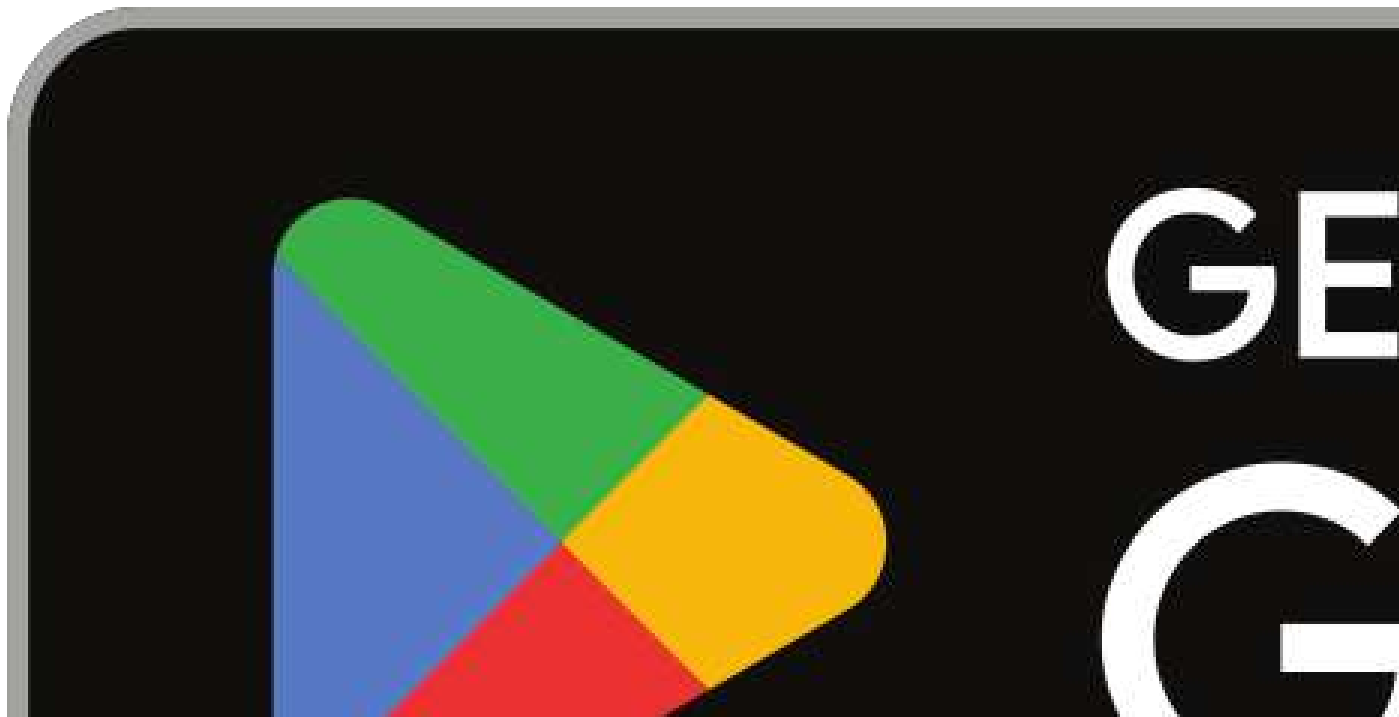
Kind regards,

Henry
Team Teya



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Henry

This email is a service from Teya United Kingdom.

On 17 March 2025 at 11:17:56 UTC, greg@tastesgooddoesgood.com wrote:

Dear Henry,

As stated I cant get the terminal as they are in the building I no longer have access to as we couldn't pay our rent because you withheld our funds, I asked you 4 times now if you could help as the 7 days deadline expires today.

- I have spoken to the PA of the landlord, and she will try and get an answer from him today. So even if I wanted to, I can't physically go in and get them.
- I asked you what can be done to help for your side and all I get back is you repeating the same thing over and over again
- My request was a simple one "can you send a copy of the email of the email where I was sent the terms and conditions relating to the terminal
- When I first asked you this you sent me a copy of the general terms,
- I then asked again and your email told me I had leased it for 3 years and they belonged to Teya and sent me the general terms again and when I pushed back you then sent me the terminal terms and conditions, I explained I have never seen these and could you send a copy of the email with the terms attached that I would have been sent at the time of purchase, this is a standard request that you don't want to answer, if you would send a copy of both receipts with the link to the terms that would be fine as they will have the Terminal Terms on them

which would then have seen and at that point had I known I was leasing them I would have declined the offer because I didn't want to lease them and that was not my understanding. Nor is it made clear in any of the 20 or so ads and social posts I sent you., NOT ONE SAY LEASE YOUR TERMINAL.

- I replied with the ads that I received to which I clicked on and bought the terminal . Some of the ads says buy and some say Pay once for your terminal. The ads the does not state that I would have to pay again in 3 years, or that it was a lease in fact some of the ads say buy your terminal. I asked for an explanation for this and again I get another stonewalling email. How is this helping me when I have an ad that says buy and then an email saying you own then which is it .
- Can you see how confusing this is and why are you refusing to answer a really straight forward question

Can you please escalate this email to a manager as I don't think your being fair and reasonable as I think you are failing to understand my request. As time of the essence here given the deadline expires today to have them returned and I have been explained the situation and instead of helping me your just stonewalling me how is that helping anyone its not is it ?

I get the feeling your trying to cover up the fact I will mis sold this product, because had I known I would never have agreed to become a customer, therefore there would be no account to terminate , therefore I would have had the money you are now holding for up to six months to cover a risk you have never explained, therefore we wouldn't have to had to put our company into administration. Which would mean would have been able to pay our rent and fulfil our charitable obligations. But on the flip side to that I have discovered your cash for reviews campaign and nor would I have discovered your claim that Teya rewards ltd is regulated by the FCA and is no longer controlled by Teya Europe, nor is it called Teya Rewards and therefore the funds are no longer safeguarded. Nor would I have discovered that in two years you have made over half a billion dollars in losses , fired 50% of your workforce and nor would I be threatened with a claim unfounded and unsubstantiated claim for deformation which was sent to Trustpilot and not me directly.

Because I had I known all of this I would never in a million years have become a customer– would you ?

I wait your reply

Kind regards
Greg Wixted

From: Support <customer.duediligence@teya.com>
Sent: 17 March 2025 09:39
To: Greg Wixted <greg@tastesgooddoesgood.com>
Subject: [Teya] Re: Request for additional information about TASTES GOOD DOES GOOD TRAINING CENTER LTD

Hi Greg,

Thanks for getting back to us.

As advised previously, if you wish to return the terminal for a full refund, please provide your collection details as requested and I will get this sorted on my side. Please also note that if you wish to raise a complaint regarding your experience or the service you have received, please reach out to our team at complaintshelp@teya.com with detail of your complaint.

Kind regards,

Henry

Team Teya



help@teya.com | +44 (0) 128 389 6876

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Henry

This email is a service from Teya United Kingdom.

On 13 March 2025 at 02:06:56 UTC, greg@tastesgooddoesgood.com wrote:

There were not the terms sent to me I have never seen these nor were the sent to me please send me a copy of the email and its not what the adds and the sales people say and some would have had to approve the ads copy as you not selling biscuits your selling a financial product which is regulated is it not so why is not made clear in the ad that payonce is a lease for 3 years and you don't own the machine because in 3 years time there will be a lot of angry people when they find out their lease is expired so if read any of these ads would you be clear that you were paying for a leased product or would you think its you as not one of the clearly state that,...its very misleading and not clear or transparent in light of the fact I was sent a totally different set of T&c why wants I sent the ones I never saw ??

I await your explanation

REGARDS
GREG

From: Support <customer.duediligence@teya.com>

Sent: 10 March 2025 14:32

To: Greg Wixted <greg@tastesgooddoesgood.com>

Subject: [Teya] Re: Request for additional information about TASTES GOOD DOES GOOD TRAINING CENTER LTD

Hello Greg,

Thanks for your reply.

Please find our terms and conditions again for your reference [here](#). You will find our terms relating to PayOnce in the 'Terminal Terms' section. The specific terms that your query relates to would be under 'Promotional Offer Terms'. Please note that we do not offer any form of incentive to our customers for leaving Trustpilot reviews. What you mentioned in your email in regards to the £100 likely relates to our referral scheme, which is entirely separate to our Trustpilot reviews.

To ensure we are keeping the resolution to this issue on track, I would require a response to my offer of next steps in order to progress further on this thread. If you wish to return the terminal for a full refund, please provide your collection details as requested and I will get this sorted on my side. Please also note that if you wish to raise a complaint regarding your experience or the service you have received, please reach out to our team at complaintshelp@teya.com with detail of your complaint.

Kind regards,

Henry

Team Teya



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Henry

This email is a service from Teya United Kingdom.

On 10 March 2025 at 10:20:30 UTC, greg@tastesgooddoesgood.com wrote:

Dear Mr Henry.

Do the thousand of people in the Facebook mobile caterers groups who bought them it's seem 600 traders did get that memo either

. not one of them think they have.leased. I have a list of them all. So it would suggest mis selling and if that were the case then our contract would be invalidated by a material breach. It's also against the ASA code well as a serious failure in your marketing communications which is best practice to have I house legal counsel review any such message

May I remind you again you are regulated by the FCA and have an obligation to follow the rules or are you exempt from them. For the avoidance of doubt I

was only ever sent a general set of terms and one email from Phillip and one from Aaron offering email offering me £100 pounds to recommend them and write a review glowing review on trust pilot. I didn't as that would be illegal and that kind of marketing is not permitted in a regulated environment is it?

I may not be able to meet that deadline due to withholding of our fund. Yes your allowed but just saying you are allowed to by law without a valid reason, explanation or timeframe anf after we

informed you of our position and the vulnerability of the company does not make it true or compliant

The financial strain you placed this Micro company under left us unable to pay its debts as they fall due. We issued a press statement after consultation with various regulatory bodies charity partners and the landlord that the company be placed into administration so I will have to speak to the landlord to gain access or the who ever is appointed.

Regards

Mr GG Wixted

Regards

.

On Mon, 10 Mar 2025, 9:25 am Support, <customer.duediligence@teya.com> wrote:

Hello Greg,

Thanks for your reply.

When you pay upfront for the terminal, you are paying for a three year lease of the card machine from Teya - Teya still owns the card machine, and . If you wish to return the terminal please provide the information requested in the previous email in order to arrange collection. If you do not wish to return the terminal, this may result in additional charges or fees as per our terms & conditions, which would cause your account to fall into a negative balance - I am required to notify you of this ahead of any charges or fees being added to your account.

In this instance I would be happy to offer a full refund for the terminal once it has been returned. Please let me know how you wish to proceed.

Kind regards,

Henry

Team Teya



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Henry

This email is a service from Teya United Kingdom.

On 7 March 2025 at 18:47:46 UTC, greg@tastesgooddoesgood.com wrote:

Dear Mr, Henery

Sorry but I am finding the tone of your email to be beligerant and the veiled threats are distressful.

Once the card machine has been returned, and the balance has been cleared, we will no longer be required to continue chasing the negative balance on your account Please note that failure to return the machine may result in additional charges or fees as per our terms & conditions. Do you think that sending some 2 emails 1 in morning demanding the machines back right away then next day telling where are our machines. So are these aligned to the company policy of 7 working days? It shows you lack integrity and honesty as wouldn't the easiest thing to do would just include what the policy says or that the culture to threaten and bully customers ? (c) you must return the Teya Hardware (in case you have not purchased it) within seven (7) working days as well as any other equipment or material you may have which belongs to us;

I bought my terminals and they have the bank statement to prove it one by RYAN & the other by Aaron so why are you asking for them back ? they are not yours. Did you not check this

I DON'T HAVE A negative balance SO WHAT are you talking about and threatening me with extra fees and if i don't return the machines you don't own you will do what ? "Send the lads round" is how this reads, this is not the **Favelas**, you are the ones holding my funds because you just said so in the email I can only conclude you

didn't read the the email before sending it or its a cut and paste job or AI wrote it and you did read it or this is normally how you conduct business. May I suggest you read PRIN 2.1 principles 1, 7 and 12

Mr Gf G Wixted

On Fri, 7 Mar 2025 at 13:32, Support <customer.duediligence@teya.com> wrote:

Hi Greg,

Thanks for your patience.

I appreciate the context given in your email, however our decision to terminate your account and withhold any unsettled funds will remain until Teya no longer faces any financial risk in relation to this held funds. We will be in touch once there is an update on this. Please note that we are acting in accordance with financial regulations in doing so.

I can see that the card machine you were using with Teya is yet to be returned. Please provide a suitable weekday where you'll be available between 9am and 5pm, and confirmation of the collection address. Once the card machine has been returned, and the balance has been cleared, we will no longer be required to continue chasing the negative balance on your account. Please note that failure to return the machine may result in additional charges or fees as per our terms & conditions.

For any queries regarding our terms, please refer to our terms and conditions by clicking [here](#).

Regards,
Team Teya

Henry

This email is a service from Teya United Kingdom.

On 7 March 2025 at 10:34:55 UTC, customer.duediligence@teya.com wrote:

Hello,

Thank you for reaching out.

Please note we are looking into this query and will get back to you addressing your points as soon as possible.

Kind regards,

Kajal

Team Teya



help@teya.com | +44 (0) 128 389 6876

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Get the Teya Business app



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Sorry what was the point of this email, you sent a rather rude and demeaning message telling me my account was terminated and you were keeping our money until you decide when i can have it back and as for your request for invoices which you have now had for every transaction. I added your CEO into this email as the buck stops with her and she will be the one the FCA, ICO and press will want to speak to after I have released a statement to the media this morning. Are you aware of PRIN ? Principles for Businesses. These principles are a set of obligations that firms must meet in order to operate under the FCA's regulatory regime. I can send you a copy of them because I believe you have breached several of them, but before i take you through them line by line. I run a purpose driven business, which puts people, purpose and planet before profits and shareholders, unlike your business model, we give 15% of revenue to help create a world where no one goes without food, the funds you are now holding, yes you are permitted to do, but there is no risk as the funds were a catering service provided to one of your competitors who are shocked but not suprised, the law is very clear unless the food is unfit for human consumption the customer can not have a refund nor can the instigate a chargeback, given 200 of Youlends staff enjoyed their pancake treat we created for them. Those funds were to be used to purchase 1/2 a tonne of food to feed 285 families in London who have to turn to food banks to feed their families, along with other 1,5m people who live in poverty in this city. But i wouldn't expect you to know that. It was also needed to pay the rent on our newly launched baking academy which is part of our purpose to arm the 4,4m poorest children in

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Now lets get back to PRIN. You have asked me for invoices for every transaction but did you follow the rules when you asked me that information? no you did not as if you did please explain to how you complied with the below

Data Protection Principles (UK GDPR):

- **Lawfulness, Fairness, and Transparency:**
 - Organizations must have a lawful basis for processing personal data.
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2025-03-03 12:13 UTC 2000.00GBP

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We apologise in advance for any inconvenience this may cause you.

Best wishes,
Team Teya

help@teya.com | [+44 1283 896 876](tel:+441283896876)

A series of vertical lines of varying heights and thicknesses on the left side of the page, creating a decorative border.

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This email is a service from Teya United Kingdom.

From: Greg Wixted <greg@tastesgooddoesgood.com>
Sent: 10 July 2025 11:05
To: Jessica Gibbins
Subject: Re: Your complaint about Teya Solutions Ltd. (Our ref:PNX-5622456-V0S3)

Dear Jessica

Did Teya send you copies of the final response? Which has left me speechless they didn't address this complaint. Since speaking to you I looked at the reviews again and there are 6 on trustpilot and 13 on Google new ones all the same story.

My comments are as follows

The Everyone Loves Baking letter. In the bundle I sent you there is an email that clearly states they were going to move the two separate support tickets into one to streamline communications. So yes of course she won't any communication as they were merged together. So had she investigated with rigor as one would expect from a regulated business she would have been aware of this fact.

They failed to even entertain the idea that they are misleading and had missold the contract has she done so it would have gone to legal counsel and been reviewed using the Prin Principles and Gateway 21 as guidance but alas no which tells me they know they missold it and they can't deny the fact I sent them so 20 adds with the responsible person test applied. This is a clear breach of the ASA rules, Prin Principles and the CMA as bait and switch ads.

The reason for closure, they have just quoted the regulatory framework which they claim they abide by and they don't have to give a reason for their decision nor are they going to because it opens up failings in their compliance or there is something they want to hide. I personally think they are using the withheld funds for operational use. As they are holding funds up to 50k from one company.

The claim they haven't breached GDPR and they can as do many reviews as they like and nor do they have to give a reason, that is misleading gdpr is very clear on this point. I put this to them in my emails to them and the ceo.

The allegations I put to the CEO are serious ones the fact she didn't even acknowledge this nor did she do anything about them is a serious lack of leadership and shows a culture of denial as if she did address she would have had to report it to the FCA. But for them to say the management empower us to deal with complaints is really poor corporate governance. If someone alleges that you are misleading and mis selling your products, your also displaying false nformation about your regulatory status and your staff are sending emails asking for reviews and offering 100 rewards you don't do nothing as there is a duty to act as you would be breaching Sections 171, 172 173 and 174 of the of the Companies Act not only that as the only AR for the business she would be in breach of the FCA rules under the Senior Managers and Certification Regime (SM&CR) and a breach of their Consumer Duty.

Belligerence is endemic in Teya, I cannot believe she saw nothing wrong in the way I was treated and the way Henry managed my complaint and situation. The fact that it was obvious the situation was causing me great stress and damage to my business. I asked for him to be removed because I found his tone and manner to wholly be inappropriate and provided with no guidance reassurance or

help. Again ignored and they think that's acceptable has upset me reading it, that this is how business has become today that it's all right to trash your customers for their financial gain.

The withholding of the funds they say it was an admin error, that's totally untrue as they have sent emails telling me they were keeping it and the just last week they sent one stating they were keeping it longer. So in the online complaints I have seen they are holding 100'000k some people's have been held for over a year. They claim they are they are allowed to do this within the regulatory framework and until they deem no longer a risk. I don't think that's what the framework means that you can keep it as long as you like. And £40 interest is not going to put this right the damage to the Companies reputation the loss of bookings, have to seeking insolvency.

They failed to address my comments regarding the fake reviews as this would be admitting to a criminal endeavour and the statement she gave is totally misleading Teya pay for a flagging service on trustpilot they pay trustpilot for the highest level of account which is over 100k a year. They can flag reviews they don't like or think or they say have broken the guidelines and trustpilot remove them while the investigation takes place and if it left up you can reflag it until you have exhausted all policies but the one thing that will keep it down is a claim for defamation true or not TP will take it down as they don't want to be a party to it. My 5 reviews were flagged 9 times and after I used my powers as a shareholder and wrote to the Board was when it was admitted that I should not have been banned despite Teya saying I am abusing the system and my reviews put back up I just wanted on the one that explains Companies rights and what to do it's there is an issue. So what she has stated is untrue and totally misleading.

If you don't have a copy please let me know and I will send them over.

So I would like the matter to be looked into as morally I cannot let this type of behaviour go unchecked and from a company standpoint there is a case to answer and a serious one as if this is left unchecked it gives others carte blanche to behave on the pretext that they are going so can we.

Regards
Greg

On Mon, 7 Jul 2025, 12:06 pm Jessica Gibbins, <Jessica.Gibbins@cases.financial-ombudsman.org.uk> wrote:

Our ref **PNX-5622456-V0S3**
Your ref

Dear Prof Wixted

Tastes Good Does Good Training Center Ltd's complaint about Teya Solutions Ltd.

Thank you for your email.

I will give you a call tomorrow morning at 10am.

Kind regards

Jessica Gibbins | Investigator | 02034872120
Financial Ombudsman Service | Exchange Tower, London, E14 9SR

----- Original Message -----

From: greg@tastesgooddoesgood.com;

Received: Fri Jul 04 2025 17:59:31 GMT+0100 (British Summer Time)

To: Jessica Gibbins <jessica.gibbins@cases.financial-ombudsman.org.uk>;

Subject: Re: Your complaint about Teya Solutions Ltd. (Our ref:PNX-5622456-V0S3)

I am free everyday between 10 am and 1pm

Have a great weekend

Regards

Greg

On Fri, 4 Jul 2025, 12:02 pm Jessica Gibbins, <Jessica.Gibbins@cases.financial-ombudsman.org.uk> wrote:

Our ref **PNX-5622456-V0S3**

Your ref

Dear Prof Wixted

Tastes Good Does Good Training Center Ltd's complaint about Teya Solutions Ltd.

Thank you for your email.

Please confirm your availability for next week and I would be happy to arrange a phone call at a suitable time.

Kind regards

Jessica Gibbins | Investigator | 02034872120

Financial Ombudsman Service | Exchange Tower, London, E14 9SR

----- Original Message -----

From: greg@tastesgooddoesgood.com;

Received: Thu Jul 03 2025 04:31:15 GMT+0100 (British Summer Time)

To: Jessica Gibbins <jessica.gibbins@cases.financial-ombudsman.org.uk>;

Subject: Re: Your complaint about Teya Solutions Ltd. (Our ref:PNX-5622456-V0S3)

Dear Jessica,

Thank you for your email and the update.

Could we discuss this over the phone then I can give you context and clear up some of the points raised. My number is 07753930936

Kind regards

Greg Wixted

On Wed, 25 Jun 2025, 4:04 pm Jessica Gibbins, <Jessica.Gibbins@cases.financial-ombudsman.org.uk> wrote:

Our ref **PNX-5622456-V0S3**

Your ref

Dear Prof Wixted

Tastes Good Does Good Training Center Ltd's complaint about Teya Solutions Ltd.

Thank you for getting in touch about Taste Good Does Good Training Center's complaint and for your patience so far. I'm the investigator who'll be looking into what you've told us. My direct contact details are below.

You've told us you're happy to communicate with our service by email – but if you'd like a phone call to discuss anything in more detail, please let me know and we can arrange this.

The complaint

My understanding of this complaint is as follows:

Taste Good Does Good Training Center has raised a number of concerns about its merchant services with Teya Solutions.

- The company was mis-sold the payment terminal as it was advertised as 'Pay Once.' This meant the company determined it had purchased the terminal, but it was later informed by Teya Solutions it had entered into a three-year hire agreement. The company considers this mis-selling has breached the Consumer Duty principles.
- The company's payment services account was subject to excessive compliance checks with no explanation for this. This led to Teya Solutions withholding the company's funds. And the company says these information requests have breached GDPR principles.
- The company's payment services account was terminated without explanation. And Teya Solutions requested immediate return of the payment terminal.
- Teya Solutions has unfairly removed the company's Trustpilot reviews.

Tastes Good Does Good Training Center says Teya Solutions has failed to address its concerns and it would like a full refund in relation to the payment terminal. And any of its funds held by Teya Solutions returned.

The company would also like Teya Solutions to apologise and compensate it for the inconvenience and damage to reputation caused by the actions taken with its account. This includes damage to reputation caused with its landlord, as the company says these circumstances caused it to miss rent payments.

Next steps

I'm currently waiting for the information I need from Teya Solutions to begin investigating this complaint. And I expect to receive this in the next couple of weeks.

Once I've received all the information I need to start my investigation, I'll review everything in detail. But please be aware that when I deliver my outcome, I'll focus on what I consider to be the key points.

If I uphold Tastes Good Does Good Training Center's complaint and think that Teya Solutions needs to take action to put things right, I'll make it clear what it needs to do. But as I'm making an impartial judgement about the complaint, this may mean that I don't uphold it. My outcome will be based on what I consider to be fair and reasonable in the circumstances.

That said, I thought it would be helpful at this stage to explain more about our service and how we're able to help. I note that part of the complaint relates to a hire agreement for the payment terminal. And complaints about hire agreements entered into by limited companies aren't usually covered by our service. So, this may affect the outcome reached about the complaint. But I'd like to wait for the information provided by Teya Solutions in the first instance, given that we may determine that the sale of the hire agreement is linked to the payment services it provided.

I also note that you've indicated that these circumstances have caused Tastes Good Does Good Training Center to enter into administration. Please be aware that if this is the case, then our service will be unable to continue our investigation without the authority of the appointed administrators. That said, Companies House doesn't currently indicate the company is in administration, so I have proceeded on this basis.

You've also said these circumstances have caused you distress, and I can understand why you may feel this way. However, under our rules, Tastes Good Does Good Training Center holds the relevant relationship with Teya Solutions to bring this complaint to us – not its directors. So, unfortunately this means we can only consider any impact the company has been caused as part of our investigation into this complaint. And not any personal impact that you may have also experienced. More information about this is explained on [our website](#).

On reviewing the complaint form, you've also raised concerns about Everyone Loves Baking Limited's merchant services with Teya Solutions. So, please confirm the following information:

- I'm not clear based on the information provided whether Everyone Loves Baking's complaint only relates to the issues with the payment terminal. Or if any other concerns e.g. about payment checks or account closure are also being raised on behalf of Everyone Loves Baking. So, please clarify what complaint points are relevant to Everyone Loves Baking's complaint about Teya Solutions.

- Please confirm the following information about Everyone Loves Baking in the most recent accounting year prior to the complaint about Teya Solutions:
 - Number of employees (full-time equivalent)
 - Annual turnover
 - Balance sheet total (gross not net)

Please reply with the information I've asked for by 8 July 2025, using the reference number above.

If I don't hear from you by then I may review the complaint based on the information I currently have. Or treat it as withdrawn under our rules and close it. So, if there's any reason you won't be able to get back to me by then – or if you have any questions about what I've asked for – please let me know as soon as possible.

As Everyone Loves Baking is a separate legal entity, we are required to investigate a separate complaint from this company. So, I've now set up a separate reference for this complaint under **PNX-5651119-Q5K7**. And going forward you will be contacted about each complaint separately under the relevant references.

I note that Everyone Loves Baking currently has an active proposal to strike off with Companies House. So, please be aware that if the company proceeds to dissolution, this means we will no longer be able to investigate its complaint.

If you feel I've misunderstood anything – or you'd like to give me more information or updates – please get in touch with me. My usual working hours are: Monday to Friday between 8am & 4pm. If I'm not available when you try to reach me, I'll respond to you within two working days.

Going forward, I'll keep you updated about the complaints at least once a month.

Kind regards

Jessica Gibbins | Investigator | 02034872120
Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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