

Complaints procedure

How to Complain

We aim to provide you with the highest standards of service. However, there may be occasions when their service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to escalate your complaint to us
- Listen to your complaint
- Consider how you would like us to remedy your complaint
- Make sure you are satisfied with how your complaint was handled
- Ensure lessons are learned, if possible, to minimize the chance of a complaint re-occurring

How to Contact us

By email: servicedesk@xximo.com

By Phone: +44 2080 897282

What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details, including the name of the provider you obtained your card from
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

What to Expect Next

Acknowledgment	Our aim is to resolve your complaint as quickly as possible but you will receive a response from us within 1 business day so you know we have received your complaint. This will contain your complaint reference number for your records and will help us find your information quickly should you need to contact us.
5 business days	<p>If we have been unable to resolve your complaint within 5 business days, we will write to you and :</p> <ul style="list-style-type: none"> • explain why we have not managed to resolve your complaint. • tell you how long we expect to take to resolve it.. • tell you who is dealing with your complaint.
10 business days	In the majority of cases, we will be able to resolve your complaint within 10 business days. If we have not resolved it within 10 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.
Up to 35 business days	<p>We will continue to keep you informed in writing and let you know when you should expect to hear from us.</p> <p>Although we have up to 35 business days, we will send you our final response as soon as we complete the investigation into your complaint.</p> <p>In the unlikely event we have not been able to finalise our investigation by the end of 35 business days, we will send you a final response communication and advise what next steps you can take.</p>

What if you're not happy with our response?

If having received a final response from our Customer Services Team you are unhappy with the outcome, you can escalate your complaint to IDT Financial Services Limited's Complaints Department at complaints@idtfinance.com

If, having exhausted the above complaints process with IDT Financial Services Limited, you remain unhappy, you may complain to the Gibraltar Financial Services Commission, PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, email complaints@gfsc.gi web www.fsc.gi. It is important to be aware that legally it is not the role of the Gibraltar Financial Services Commission to resolve complaints between you and IDT Financial Services Limited.