



VCFC

Exclusivity in Every Transaction

COMPLAINTS FORM

Corporate Payment Account

This form is to be filled in if you would like to lodge a complaint. In case of any queries, please contact us through the usual channels of communication. You are to provide us with complete and accurate information. However, we may also contact you should we need further information in relation to this complaint.

For further information on the complaints process, you may wish to refer to the Terms and Conditions, specifically the clauses on Complaints handling and/or to the Complaints handling procedure, a copy of which is available on our website.

Please return this form in its original format, completed, signed and dated by email to complaints@vcfc.eu or via the post to Valletta Credit Finance Corporation Ltd., at Level 10, Q2, Quad Central, Central Business District, Birkirkara, CBD 1040, Malta.

*Marked fields/sections are mandatory.
Please use CAPITAL letters, mark boxes with an X where applicable and provide as much information as possible.

Section A **COMPLAINANT DETAILS**

Corporate Name*

Company Registration Number*

Below please include the details of the individual lodging the complaint on behalf of the Corporate Client.

Title* First Name*

Middle Name Surname*

Identification Number* Card Number* (last 4 digits)

Section B **COMPLAINT INFORMATION**

Please tick the product or service to which the complaint relates to*:

- | | |
|---|---|
| <input type="checkbox"/> Card | <input type="checkbox"/> Terms and Conditions |
| <input type="checkbox"/> Payment Account and related services | <input type="checkbox"/> Fees and Charges |
| <input type="checkbox"/> Disclosure or provision of information | |
| <input type="checkbox"/> Other (please specify) | <input type="text"/> |

Please provide a detailed overview of the complaint being made including relevant dates*;

Date when the service or activity was carried out *

 DD MM YYYY

Please list any supporting documents that you have provided with your complaint*

Resolution being sought from your end*

Additional Comments

Signature*

Date*

 DD MM YYYY

IMPORTANT INFORMATION AND WHO WE ARE

Your personal information will be collected and processed by Valletta Credit Finance Corporation Ltd., registration number C 54426, with address at Level 10, Q2, Quad Central, Central Business District, Birkirkara, CBD 1040, Malta.

THE DATA WE COLLECT ABOUT YOU

Personal data, or personal information, means any information about an individual from which that person can be identified. We may collect, use, store and transfer different kinds of personal data about you which we have grouped together in categories such as identity, financial and contact data. You can find further details about these categories in our full Privacy Notice.

HOW IS YOUR PERSONAL DATA COLLECTED?

We will collect personal information about you from a number of sources including:

- information given to us on application forms, in letters and emails, over the phone or through the device you use.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from, or through, other organisations (for example other entities within the same Group as Valletta Credit Finance Corporation Ltd., card associations, insurance companies, retailers, social media, credit reference agencies, fraud prevention agencies and public information sources).
- in certain circumstances we may also use special categories of your data (criminal convictions) but we will only do this where allowed by law or if you give your consent.

For more information about how your personal information is collected, see our full Privacy Notice.

HOW WE USE YOUR PERSONAL INFORMATION

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services. We do not use your data to make any automated decisions about you. You can find out more about how we use your information, and in what circumstances you can ask us to stop, in our full Privacy Notice.

WHO WE SHARE YOUR PERSONAL INFORMATION WITH

Your personal information will be shared within the same Group as Valletta Credit Finance Corporation Ltd. and other companies that provide services to you or us, so that we and any other companies in the Group can look after your relationship with us. By sharing this information it enables us to run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area, whose laws may not provide the same level of data protection. If this is the case we will ensure appropriate safeguards are in place by means of a data transfer agreement approved by the Information and Data Protection Commissioner in Malta or based on standard contractual clauses approved by the European Commission for transfers of personal data to third countries. You can find out more about how we share your information in our full Privacy Notice.

WHY WE NEED THIS PERSONAL INFORMATION

If you want to enter into a contractual relationship with us, we will need to collect certain personal information from you such as name and surname, home address, contact address, e-mail, a copy of your ID (as well as information contained in it), taxpayer identification code, telephone number, employment details, financial information, source of wealth and source of funds. We may also need to collect certain information from you to comply with legal obligations (such as, in particular, obligations arising from applicable tax regulations). If you fail to provide this information to us it may prevent or delay us fulfilling these obligations or performing services which may prevent us operating accounts or policies.

We may also collect certain personal information from you or publicly available sources such as financial, contractual, transaction, location, profile and usage data based on our legitimate interest in preventing fraud, protecting our customers, improving and promoting our services. If the processing of your personal information is based on our legitimate interests, you may object to such processing at any time.

We may also ask your consent for the purposes of Article 94(2) of PSD2 for the processing of certain personal information from you such as marketing information, personal data of your minor children, special categories of personal data (e.g. biometric data, data on criminal convictions and offences). If you decide to give your consent for a certain processing operation, you may withdraw your consent at any time.

WHAT RIGHTS YOU HAVE OVER YOUR PERSONAL INFORMATION

The law gives you a number of rights in relation to your personal information including:

- To request access to your personal data
- To request correction of your personal data
- To request erasure of your personal data
- To object to processing of your personal data
- To request restriction of processing your personal data
- To request transfer of your personal data
- To withdraw consent

You can find out more about these rights and the limits thereto in our full Privacy Notice (see also below on how to exercise your rights).

HOW LONG WE KEEP YOUR INFORMATION FOR

We will keep your information for as long as you are a customer of Valletta Credit Finance Corporation Ltd. In accordance with the GDPR, your information cannot be kept for longer than is necessary for the purposes for which the personal data are processed. After you stop being a customer, we may keep your data for a reasonable period of time (not exceeding 10 years) for screening and KYC purposes. You can find out more about our retention policy in our full Privacy Notice.

OUR FULL DATA PRIVACY NOTICE

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full Privacy Notice which can be found at <https://www.vcfc.eu/privacy-policy/>, or you can ask us for a copy.