How to Complain

We aim to ensure that our Programme Managers 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: complaints@idtfinance.com

In writing:

Gibraltar:

IDT Financial Services Limited
PO Box 1374, 2nd Floor, 10 Cannon Lane,
Gibraltar, GX11 1AA

Malta:

justcards (Europe) Limited
85 Triq San Gwann
VLT 1165 Valletta

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 3 business days 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.
15 business days	In the majority of cases, we will be able to resolve your complaint within 15 business days. If we have not resolved it within 15 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	We will continue to keep you informed in writing and let you know when you should expect to hear from us. 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. 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.

What if you're not happy with our response?

You can refer the problem to the relevant Regulator for the issuer of your card. You may find who your card is issued by in your Terms and Conditions or on the back of your card.

If your card is issued by IDT Financial Services Limited (Gibraltar):

If, having exhausted the above complaints process you remain unhappy, you may complain to:

Gibraltar Financial Services Commission
PO Box 940, Suite 3, Ground Floor, Atlantic Suites,
Europort Avenue, Gibraltar,
Email complaints@gfsc.gi,
Web: www.fsc.gi.

If your card is issued by justcards (Europe) Limited (Malta)

If, having exhausted the above complaints process, you remain unhappy, you may complain to :

Office of the Arbiter for Financial Services
N/S in Regional Rd,
Msida MSD 1920 Malta,
Web: www.financialarbiter.org.mt
By phone: 80072366 / +356 21249245.

It is important to be aware that legally it is not the role of either Regulator to resolve complaints between you and IDT Financial Services Ltd or justcards (Europe) Limited.

If you have not contacted IDT Financial Services Ltd or justcards (Europe) Limited, the Regulator will ask you to contact us in the first instance, to give us a chance to put things right.