

## Complaints procedure

### How to complain

We aim to provide you with the highest standards of service, however there may be occasions when our 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 raise your complaint;
- 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.

### How to contact us

In writing: XXIImo BV, Stadsplateau 11, 3521 AZ Utrecht

By email: [servicedesk@xximo.nl](mailto:servicedesk@xximo.nl)

By phone: 0900 - 1980

### 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;
- 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

Immediately	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	If we have been unable to resolve your complaint within 5 business days, we will write to you and: <ul style="list-style-type: none"><li>▪ explain why we have not managed to resolve your complaint;</li><li>▪ tell you how long we expect to take to resolve it;</li><li>▪ tell you who is dealing with your complaint.</li></ul>
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.
After 10 business days	We will keep you informed of progress until your complaint has been resolved. In exceptional circumstances, where your complaint is particularly complex, matters may take longer to resolve but we will write to you to let you know we need longer.
Up to 35 business days	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. We will continue to keep you informed in writing and let you know when you should expect to hear from us. 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 letter to let you know and what steps you can take.



## What if you're not happy with our response?

**You can refer the problem to the issuer of your card.**

If having received a response from our Customer Services Team you are unhappy with the outcome you can escalate your complaint to Transact Payments Malta Limited's Complaints Department at [complaints@transactpaymentslimited.com](mailto:complaints@transactpaymentslimited.com).

We will make every effort to reach a resolution to your complaint, if we are unable to resolve your issue to your satisfaction we will explain the reasoning behind our decision.

In the unlikely event that TPML is unable to resolve your issue you have the right to refer your complaint to the Arbiter for Financial Services at the following address: Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta (Telephone+ 356 21249245, Website: <https://financialarbiter.org.mt>).