

## 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 BVBA, Pleinlaan 15, 1050 Brussels  
By email: servicedesk@xximo.be  
By phone: 078 – 353 452

### 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. You will find the issuer of your card on the back side of your card.**

### IDT Financial Services Limited

If you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer IDT Financial Services Limited, PO Box 1374, 1 Montarik Building, 3 Bedlam Court, Gibraltar, email address: [complaints@idtfinance.com](mailto:complaints@idtfinance.com), web [www.idtfinance.com](http://www.idtfinance.com) for further assistance. A copy of IDT Financial Services Limited's complaints policy can be found on their website.

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 [psdcomplaints@fsc.gi](mailto:psdcomplaints@fsc.gi), web [www.fsc.gi](http://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.

If you have not contacted IDT Financial Services Limited, the Gibraltar Financial Services Commission will ask you to contact them first to give IDT Financial Services a chance to put things right.

### Imagor

If you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer Imagor NV, Pleinlaan 15, 1050 Brussels, Belgium, for further assistance..

If, having exhausted the above complaints process with Imagor, you remain unhappy, you may complain to the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels, Belgium, e-mailadres : [info@nbb.be](mailto:info@nbb.be).