

Our Complaints Procedure

Complaints

At Payment Card Technologies (the company managing your Prepaid MasterCard®), we want you to have an excellent customer experience and it is important to us to know when you feel the product or service you have received does not meet your expectations. We value your feedback and have in place an Internal Complaints Handling Procedure designed to help us resolve any customer complaints, understand what causes our customers to complain and to use the feedback to introduce improvements to make your experience even better.

Getting in touch

In the first instance please contact us using your preferred methods:

Call: 020 3 397 1699 (choose option 2). Calls are charged at your standard network rate.

Lines are open from 9am to 5:30 pm Monday to Friday.

We are closed on Saturdays, Sundays and UK Bank Holidays.

Email: pctcustomersupport@paymentct.com

Fax: 01244 241095

Post: Card Services

PO BOX 67528

London

EC2P 2HU

Please provide us with:

1. Your name
2. The last 4 digits of your card number (for security reasons)
Please never display for your full 16-digit card number on any correspondence
3. The reason for your concern, including as much relevant information as possible to assist us.

What happens next?

We will try to resolve your problem whenever possible within three working days, If we are unable to resolve your complaint within three working days, you will be contacted and advised of this.

We will then instigate the following:

- We will record your concern as a formal complaint within our internal complaints procedure to be dealt with as follows:
- Upon receipt of your formal complaint we will issue a prompt acknowledgement if we are unable to respond in full within five working days
- Based on the nature of your concerns and the information provided we will use all the information at our disposal to investigate and resolve your complaint. We may need to contact you for further information as part of this process if it will help us to resolve the matter.

Resolving your complaint

- A full and final response will be issued within 8 weeks from the date we receive your initial complaint, setting out our understanding of your concerns and a possible resolution.

- If we are unable to issue our full and final response within 8 weeks we will write to you to update you on the progress of your complaint and the expected resolution date.

We are committed to ensuring all complaints are fairly addressed. However, if you are still unhappy with the outcome of our full and final response, or if 8 weeks have passed and we have been unable to respond, you have the following options:-

a) If you prefer, or if you feel you have additional information to support your complaint, let us know as we would welcome the opportunity to help resolve the matter in full.

b) Alternatively you may choose to refer your complaint to the Financial Ombudsman Service for an impartial review and would need to do so within 6 months of our final response.

The Financial Ombudsman Service

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Address:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Alternatively, If you are not happy with the product or service provided and feel that we cannot resolve your issue, you are entitled to submit your complaint via the European Online Dispute Resolution platform (“ODR platform”) by visiting the following website:

<http://ec.europa.eu/consumers/odr/>