

# Card Compact Complaints Policy

This document was last updated on 04/11/2019.

This policy is available in a number of different European languages; all versions are legally binding but in the event of any inconsistency between the English Language version and a translated version, the English Language version will prevail.

## 1. Introduction

Card Compact Limited (“CCL” or “we”) are responsible for the production of the Cards and the technology systems required to operate the Cards are provided by Card Compact Ltd., registered in, 483 Green Lanes, London N13 4BS United Kingdom. Card Compact also provides customer support for Cards as set out in Condition 15 of the Terms and Conditions for this account. This document explains how you can make a comment or raise a complaint against any aspect of the CCL service. All communications should be sent to Card Compact Ltd., 483 Green Lanes, London N13 4BS, United Kingdom.

Cards are issued by PSI-Pay Ltd pursuant to a license from Mastercard® International Incorporated. PSI-Pay Ltd is regulated and authorised by the Financial Conduct Authority of the United Kingdom under the Electronic Money Regulations 2011 (register reference 900011) for the issuing of electronic money and registered in England & Wales. Registered Office: Afon Building, Worthing Road, England RH12 1TL. Registered No. 5899168. At all times the Card remains the property of PSI-Pay Ltd.

CCL is committed to providing a high standard of service to all members on every occasion. Occasionally, however, we may not live up to your expectations.

If you have a complaint about any aspect of the service provided to you by CCL then we would like to hear from you. You can contact us by telephone (currently we operate a message service only) or in writing, by post, e-mail or fax. You usually need to complain to us within 6 years of a problem happening. If you haven't done this we can't usually investigate the complaint.

Your first point of contact should be with the CCL Customer Support Team who will listen to your complaint and work with you to resolve it. CCL has established an internal complaints procedure to make sure that your complaint is handled efficiently. Contact details are provided at the end of this document.

CCL takes your comments seriously. They allow us to improve our service to you and help us to improve our products and services to all our Account holders. If you think that we could have served you better then please let us know.

## 2. Information you need to give us

In order to make sure that your complaint can be investigated and resolved as quickly as possible, please make sure you give us the following information:

- Your name, address and account number
- A clear description of your concern or complaint,
- Tell us what you would like us to do to put it right,
- Copies of any relevant documents (for example emails sent by or to you)

- An email address and a daytime telephone number where we can contact you.

CCL will work with you to try to resolve your complaint immediately. We need to understand exactly what the problem is – the more information you can give us the better.

### **3. What CCL will do**

If we have been able to resolve your complaint, we will, within 3 working days, send you a Summary Resolution Communication (SRC) which will:

- Advise you that the complaint is has been resolved.
- Advise you that, should you be dissatisfied with the resolution, you have right for up to 6

months after the notification, unless otherwise agreed, to refer this to the Financial Ombudsman Service (FSO) details of which are outlined in section 4 below.

Sometimes we won't be able to resolve your complaint or concern immediately. If we can't and if we have not already contacted with our proposal for resolving it, we will:

Acknowledge immediately by email that we have spoken to you and that your complaint has been passed on to the Complaints team, we will also let you know who will handle your complaint, and how you can contact them. We will also make available to you a copy of our complaints handling policy.

For standard complaints, such as service issues, you should either

Expect a Final Response Letter (FRL) within 8 weeks of the complaint.

This letter will:

- Advise you if we have accepted your complaint and, where appropriate, are making an offer of redress and or remedial action;

or

- We may offer redress and/or remedial action without accepting your complaint;

or

- We may reject your complaint and in doing so will provide you with our reasons for this decision;

This FRL will also include:

- A copy of the FSO standard explanatory leaflet;
- The website address of the FSO;
- Advise you that, if you remain dissatisfied with our response, you may now refer your complaint to the FSO:

and

- Advise you of our decision on whether we will waive the relevant time limits relating to this

complaint if they impact on this complaint;

Or

If we cannot resolve this within that time period we will write an Other Response Letter (ORL), to you advising;

- Why we are not in a position to make final response and give you an indication of when we expect to be in such a position;

- Advise you that, if you are dissatisfied with this delay in providing a final response, you may now refer your complaint to the FSO:

and

- Provide you with a copy of the FSO standard explanatory leaflet;

- the website address of the FSO;

- Advise you of our decision on whether we will waive the relevant time limits relating to this

complaint if they impact on this complaint.

Should your complaint refer specifically to issues associated with the Payment Services Directive (PSD) or the Electronic Money Directive (EMD) the following timetable will refer.

- We expect to send you a final response to the complaint by no later than the end of the 15th Business day after the day on which we received the complaint.

- If your complaint is complicated it could take longer to resolve. If this is the case we will keep you informed of progress as we continue our investigations. In this situation, we will send you a holding response by no later than the 15th Business day after the day we received the complaint, which will clearly indicate the reasons for the delaying answering the complaint, and we will clearly specify the deadline by which we will send the final response. This final response will be no later than 35 Business days after the day on which we received the complaint.

- If you have been in communication with us by email on the matter, our final response will be made by email unless you request a written confirmation.

- At this time we will also inform you of your rights to refer your complaint to the Financial Ombudsman Service (FOS) (see point 4).

CCL tries to resolve all complaints as quickly as possible, and to the satisfaction of our members. If you are not satisfied with the outcome of your complaint then you should get in touch directly with the person who has handled it. They will agree with you what next steps can be taken.

#### **4. Financial Ombudsman Service**

If you are still unhappy after receiving a Final Response from CCL then you can request a review from the UK's Financial Ombudsman Service (FOS). The Financial Conduct Authority (FCA) has established the Financial Ombudsman Service to perform independent reviews on any eligible complaints made by Account holders which companies like CCL are unable to resolve to the consumer's satisfaction.

CCL will inform you in the Final Response of your eligibility to refer your complaint to the Financial Ombudsman Service. Normally you have 6 months after you have received a written communication from us to refer your complaint to the Ombudsman. This written communication may be in the form of a Final Response Letter, Other Response Letter or Summary Resolution Communication,

If you complain later than this the Ombudsman will not normally be able to help unless:

- The delay is due to exceptional circumstances – such as serious illness or bereavement occurring during the time in which you should have referred your complaint
- You did not receive a valid final response from us
- We have agreed to remain involved after the 6 month limit.
- If you do not refer your complaint in time the Ombudsman will not have our permission to

consider your complaint, but if the Ombudsman believes there are exceptional circumstances they will allow a delayed investigation.

The Ombudsman may not be able to assist you if your complaint happened more than 6 years ago unless you weren't aware you had a reason to complain at the time; or if you complain more than 3 years after you had become aware that you had cause to complain

We will also provide you with a copy of the Financial Ombudsman Service explanatory leaflet and the relevant contact details or you may contact the Financial Ombudsman Service directly at:

By Post to:

The Financial Ombudsman Service South Quay Plaza

183 Marsh Wall London

E14 9SR

Or you can get in touch by telephone on: + 44 (0) 845 080 1800

- Monday to Friday – 8am to 8pm
- Saturday – 9am to 1pm
- Sunday & Bank Holidays – Closed

Or you can complain online by going to link <https://help.financial-ombudsman.org.uk/help>

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 5. Contact us

a) If you have any questions

If you have any questions then please contact the CCL Customer Support team. You can contact them via e-mail at [support@cardcompact.com](mailto:support@cardcompact.com), via the 'Contact Us' page on our website (<http://www.cardcompact.com/>) or you can call them on +44 20 3596 3242. If you call the Support team please leave a message including:

- Your account number,
- Your name and surname,
- Your full telephone number, including country code and full telephone number,
- A brief message describing your question or enquiry,

If you are making a complaint please provide full details. b) If you want to make a complaint

If you wish to make a complaint please make sure that you provide as much detail as possible and contact CCL directly:

By letter to:

Complaints, Card Compact, 483 Green Lanes, London N13 4BS

By phone at: +44 20 3596 3242

By E-mail at:

emailing: [support@\(at\)cardcompact.com](mailto:support@(at)cardcompact.com)

The Payselect Premium Mastercard card is issued by PSI-Pay Ltd pursuant to a license from Mastercard® International Incorporated. PSI-Pay Ltd is regulated and authorised by the Financial Conduct Authority of the United Kingdom under the Electronic Money Regulations 2011 (register reference 900011) for the issuing of electronic money and registered in England & Wales. Registered Office: Afon Building, Worthing Road, Horsham, West Sussex, England RH12 1TL. Registered No. 5899168. At all times the Card remains the property of PSI-Pay Ltd.

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