



# Complaints Policy

## 1. Complaints received by Complainants

At incard, we aim to provide full and satisfactory responses in the shortest possible time to all our customers. Each complaint manager will work with the complainant to resolve the complaint as soon as possible and within a maximum of 3 working days. In most cases, complaints will be resolved within 15 working days. Our staff will provide the outcome of our investigations and the reasons for their decision (if authorised by law or the regulators) in written form (i.e. by email or letter where appropriate). In exceptional circumstances we may take up to a maximum of 35 working days. A written acknowledgement will be sent to the complainant and mid-term updates will be sent to the complainant in exceptional circumstances.

So that we can fully understand what's gone wrong and to get the best possible resolution for you, could you please:

- Complete the '[Complaint Form](#)' on the website;
- Or email us at [complaints@incard.co](mailto:complaints@incard.co).



## 2. Unresolved complaints within timeframes

**For incard Ltd (UK) account holders,**

If we fail to provide a response to the Complainant or fail to resolve the complaint within 15 working days, you have the right to refer the complaint to the Financial Ombudsman Service (FOS) free of charge within six months of our response.

For further information, please refer to the [Financial Ombudsman website](#) and the [Financial Ombudsman Services Standard Explanatory Leaflet](#).

The FOS's contact details are:

- Telephone: +44 20 7964 0500
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

**For incard Europe Limited (EEA) account holders,**

In addition to the above, you also have the right to:

- Make a complaint via the EU online dispute resolution platform Under EU Online Dispute Resolution Rules (Regulation 524/2013) : <http://ec.europa.eu/odr>
- Contact the Dutch Institute for Financial Disputes
  - Address: Postbus 93257, 2509 AG Den Haag, the Netherlands
  - Email: [consumenten@kifid.nl](mailto:consumenten@kifid.nl)
  - Phone: +31 70 333 8 999
  - Website: <https://www.kifid.nl/>