

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: *Suits Me, Complaints Handling Department, The Old Shippon, Moseley Hall Farm, Chelford Road, Knutsford, Cheshire, WA16 8RB*

By email: hello@suitsmecard.com

By phone: 03330 151 858

+44 3330 151 858 (if calling from outside the UK)

By Live Chat: Our dedicated multilingual customer care team are available to chat with and can raise a complaint for you on your behalf.

If you have a hearing impairment, unfortunately, we don't currently have a text-phone number. However, another quick method of communication is our live chat service available on our website positioned bottom right-hand corner.

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

Acknowledgment	Our aim is to resolve your complaint as quickly as possible, but you will receive a response from us within 3 business days, 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.
15 business days	In most cases, we will be able to resolve your complaint within 15 business days. If we have not resolved it within 15 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.
Up to 35 business days	<p>We will continue to keep you informed in writing and let you know when you should expect to hear from us.</p> <p>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.</p> <p>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 final response communication and advise what next steps you can take.</p>

What if you are not happy with our response?

You Can Refer the Problem to The Issuer of Your Card

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, 2nd Floor, 10 Cannon Lane, Gibraltar, GX11 1AA email address: complaints@idtfinance.com , web 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 complaints@gfsc.gi, web 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.