

**Suits Me General Purpose Reloadable Mastercard Debit Card
TERMS AND CONDITIONS**

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1. Our agreement

When you open an account with us, you are setting up an agreement. This is between IDT Financial Services Limited, Suits Me Limited and you (the person we have opened the account for). The agreement will start when you open your account or use your card.

This document contains the terms and conditions of the agreement. This agreement is for your Suits Me Account and Debit Mastercard Card.

We ask you to read the terms because you are agreeing to them. They will help you to best understand your account and card. They will also tell you how to get help and what we will do if things go wrong.

You may ask us for a copy of this agreement at any time.

2. Applying for an account

In order to open an account and be issued with a card, you must be at least 18 years old and a UK resident. We may require evidence of who you are and of your address. We may ask you to provide some documentary evidence to prove this and we may carry out checks on you electronically.

When we carry out these checks, your personal information may be disclosed to credit reference agencies and fraud prevention agencies. These agencies may keep a record of the information, and a footprint may be left on your credit file, although the footprint will denote that the search was not a credit check and was not carried out in support of a credit application. It is an identity check only and will therefore have no adverse effect on your credit rating.

3. Your account and card

The Suits Me Account and Debit Mastercard Card is a personal electronic money account and payment card.

Account

You can use your account to:

- Receive BACS Direct Credits, CHAPS, and Faster Payments into your account
- Send Faster Payments from your account, including future dated payments
- Set up Standing Orders and Direct Debits

Your account is for personal use only. It may not be used for making payments relating to any business that you run. If we find out that you are using your account for any purposes other than personal use, we may close it.

The account is not a savings account. You will not earn interest on the balance of money held in your account.

Card

The card is connected to the account and can be used withdraw cash at an ATM machine, and to pay for goods and services at retailers who accept Mastercard cards. It is designed for use in shops and retail locations where you are physically present and for online, telephone and other distance purchases. You can authorise a card transaction by entering the PIN or other security code, or by tapping the card against a contactless enabled reader.

Like any payment card, we cannot guarantee that a particular retailer will accept the card – you should check with the retailer before using the card to pay them if you are unsure. You will not be able to use your card to make any purchases from certain types of retailers. Certain types of retailers have been blocked by our systems in order to prevent the potential use of cards for unauthorised or unlawful activity.

Cards are issued by IDT Financial Services Limited pursuant to a licence from MasterCard International Incorporated. The production of the cards and the technology systems required to operate the cards are provided by Suits Me (registered in the United Kingdom). Suits Me also provides customer support services.

Additional cards

Where permitted, you may request for us to issue additional cards to be linked to your account. You authorise us to issue cards and PINs to the additional cardholders and you authorise each additional cardholder to authorise transactions on your behalf. You remain responsible for any fees, transactions, use or misuse of any card or additional card you request.

This agreement also applies to any additional cards and cardholders that you have arranged. It is important that you communicate the terms of this agreement to any additional cardholders before they start using the card.

Account and Card Limits

	Essential	Premium	Premium Plus
ANNUAL load limit per account	£60,000.00	£90,000.00	£120,000.00
SINGLE and DAILY accumulated load limit per account	£5,000.00	£5,000.00	£5,000.00
Minimum SINGLE cash load per account	£5.00	£5.00	£5.00
DAILY accumulated load count per day	5	5	5
SINGLE CASH load per account	£250.00	£250.00	£250.00
DAILY CASH load per account	£500.00	£500.00	£500.00
MONTHLY CASH load per account	£2,000.00	£2,000.00	£2,000.00
SINGLE and DAILY ATM withdrawal limit	£200.00	£300.00	£500.00
ATM withdrawal limit per 4 DAYS	£700.00	£1,000.00	£1,750.00
SINGLE and DAILY POS transaction limit	£5,000.00	£7,500.00	£10,000.00
DAILY POS count	20 (10 online)	20 (10 online)	20 (10 online)
WEEKLY POS transaction limit	£10,000.00	£15,000.00	£20,000.00
TOTAL BALANCE per account	£5,000.00	£7,500.00	£10,000.00
FASTER PAYMENTS OUT per single transaction	£5,000.00	£5,000.00	£5,000.00
CARD TO CARD (Suits Me to Suits Me) transfer permitted per month	£1,500.00	£1,500.00	£1,500.00

4. Keeping in touch

How to contact us

You can contact our customer care team by:

- telephoning 03330 151 858
- emailing hello@suitsmecard.com
- writing to The Customer Care Team, Suits Me Limited, The Old Shippon, Moseley Hall Farm, Chelford Road, Knutsford, Cheshire, WA16 8RB
- in-app chat

Our opening hours are:

- Monday to Friday – 9am to 8pm
- Saturday – Closed
- Sunday – Closed

During our opening hours, we will endeavour to resolve all enquiries at the time; however, certain enquiries can only be resolved during normal business hours.

How we will contact you

If we need to contact you, we will use the most up-to-date email address and mobile numbers that we have for you. We may also use SMS, in-app messages and push notifications in the mobile app.

If there is an emergency, such as fraud or security threats to your account, we may also send you an SMS prompting you to contact our customer services team.

Calls may be monitored and recorded. This is to constantly improve our service to you as well as for security reasons.

We will communicate with you in English or, whenever possible, your preferred language.

It is your responsibility to keep us updated with changes to your contact information. Failure to do so may result in us being unable to contact you regarding your card and account.

5. Access to your account

Keeping your account secure

To avoid situations where things go wrong, for example, unauthorised payments and fraud, you must keep your account, and any cards connected to your account safe at all times. Here are some ways to do this:

What to keep safe	How to do this
Security details These include things like: • Passwords, PINs, security codes and memorable data • Your fingerprint, face ID or other biometric information	• Choose security details that are not easy to guess. Ensure your security details are different to those for other accounts you may hold. • Set up your electronic devices (e.g. smart phone, personal computer etc.) so that if you lose them no one can access them. • Protect your security details when you use them. Ensure no one hears or sees them. • Change your security details if you think someone may know them or otherwise have access to them. We may also ask you do this if we are concerned about the security of your account. • Do not share your security details with anyone else (other than an authorised third-party provider). • Do not share your security details with any additional card holders. • Do not allow anyone else to use your electronic devices. • Do not record your security details in any place that could reasonably be accessed by someone else. • Do not log in to the mobile app or stay logged in to a device that is not in your full control or possession.
Your card This includes both your physical card and electronic devices that may have your card details on them (e.g. your smart phone).	• Follow any instructions we may give you in relation to protecting your card and your account. • Do not give your card (or any device the card details are stored on) to another person, including any additional card holders.

Tell us as soon as you can if you notice something appears wrong. This includes anything that is stopping you from using the mobile app properly or if anything looks different.

If you lose your security details, your electronic device or your physical card, you must tell us immediately. If possible, you should block your card using the mobile app.

Account information and payment initiation services

What are these services and who can provide them?

- An **account information service** is an online service that provides you with consolidated information on accounts held by you with one or more financial institutions.
- A **payment initiation service** is an online service that allows a third party to ask us to make payments from your account on your behalf.

Account information services and payment initiation services are provided by **third party providers** or **“TPPs”**.

TPPs must be authorised by the UK financial regulator, the FCA. Before using services offered by a TPP, you should check they are authorised by searching their name on the FCA Financial Services Register available here: <https://register.fca.org.uk/s/>

When you wish to use account information services or payment initiation services, you will need to give the TPP providing that service permission to access your account. We will then allow the TPP to access your account. We will treat any payment instruction from a TPP as if it was from you.

If you give your security details to a TPP, we will assume that it is you who is allowing us to let the TPP see information about your accounts and to initiate payments. You will be responsible for any payments made as a result.

We can refuse to allow a TPP access to your account if we consider the TPP is acting without your permission. Before we do this, we will tell you why. If it is not reasonably possible for us to tell you in advance, we will tell you afterwards. We do not have to tell you we are doing this if it would be unlawful or would affect our reasonable security measures.

If you take back permission for the TPP to access your account, we will tell them you have done this and remove their access.

Blocking access to your account

We may stop or suspend the use of your account or card if:

- we reasonably think it is necessary to protect the security of the account or card;
- we suspect or you tell us there may be unauthorised or fraudulent use of the account or card.

If we find we need to do this, we will tell you why unless telling you would mean we are breaking the law. We will contact you using the details you have given us as soon as we can. Where we can, we will contact you in advance of blocking your access to the account or use of the card. If the reason for stopping or suspending the account or card no longer applies, we will unblock them or replace the card.

6. Statements

We will provide statements through the mobile app. They will be provided in a form that you can download and reproduce unchanged, for example, in PDF. We will send you an email to let you know when a statement becomes available. You should review all statements. If you notice something unusual or think a payment is incorrect, you must let us know as soon as possible.

We will provide statements monthly unless you have chosen differently. You can ask for an additional statement at any time, but there may be a fee for this.

7. Fees

Below are the fees that apply for using the main services linked to the account. This table will help you compare our fees with those of other accounts. Other fees not listed below may also apply for your use of the services:

	Essential	Premium	Premium Plus
Card Activation and Periodic Fees			
Card Monthly Management Fee*	Free	£5.97	£9.97
Additional Cardholder Card	£5.00	£5.00	£5.00
Card Loading Fees			
Card Loading by Bank Transfer	Free	Free	Free
Card Loading by Cash (PayPoint)	£2.00 (+1.5%)	£1.00 (+1.5%)	£0.80 (+1.5%)
ATM transactions			
ATM Domestic Withdrawal	2.5% (Capped at £2)	1.75% (Capped at £2) (2 free per month)	1% (Capped at £2) (4 free per month)
ATM International Withdrawal	£2.50	£2.50 (2 free per month)	£2.50 (4 free per month)
ATM Balance Inquiry	£0.50	£0.24	£ 0.24
Point of Sale (POS) Transactions			
POS International Transaction	£1.97	£1.97	£1.97
Other Transactions			
Faster Payments (Out)	2.5% (Capped at £4)	1.75% (Capped at £4)	1% (Capped at £4)
Standing Orders (Out)**	2.5% (Capped at £2)	1.75% (Capped at £2)	1% (Capped at £2)
Direct Debit Collection	£2.00	£0.60	£0.50
Unpaid Direct Debit	£5.00	£5.00	£0.50
Administrative Transactions			
Card replacement fee Lost and Stolen	£5.00	£5.00	£5.00
Miscellaneous Fees			
FX Fee POS International	3.47%	2.77%	2.37%
FX Fee ATM International	3.47%	2.77%	2.37%
Customer Transaction Dispute – Investigation Fee***	£18.00	£18.00	£18.00

* **The Card Monthly Management Fee** is first charged one month following your first credit to your account. Your Monthly Fee will be charged on the same date in each month and that date will be the same as the date on which you made your first credit. The exception to this will be accounts where the first credit is made on the 28th, 29th, 30th or 31st of a month, which shall all have a Monthly Fee date of the 28th of the month.

If, during the month in which your Monthly Fee would normally become chargeable, there is no transaction (no top-ups, no incoming or outgoing payments) on your account, we will charge you a reduced fee as follows:

If your account is £1.00 or more in credit the fee will be reduced to £1.00.

If your account is less than £1.00 in credit the fee will be reduced to £0.20.

The original Card Monthly Management Fee will re-apply again as normal if transactions are made on your account.

****Standing Orders:** If you make regular Faster Payments to the same recipient, for example for rent or child care fees, it might be cheaper for you to set up a Standing Order (a Standing Order will never be more expensive).

***** The Customer Transaction Dispute Investigation Fee** will be charged for any investigation we are required to do on your behalf to dispute a transaction. If the dispute is successful, then the fee will be reimbursed along with the amount of the disputed transaction.

8. Using your account

Receiving payments

You can use your account to receive payments over BACS Direct Credits, CHAPS and Faster Payments. When a payment reaches us in pounds sterling, we will credit your account as soon as we receive the money. If we receive a payment in a currency other than pounds sterling, we will convert the funds using the Bank of England exchange rate plus our margin.

You may also pay cash into your account by using one of our approved cash loading channels. Our website <https://suitsmecard.com/features/account/adding-funds> provides guidance on how to pay cash into your account.

There may be situations where we may take money out of your account, for example, payments paid into your account by mistake or fraud. If we pay money into your account by mistake or otherwise due to our error, we will take that money back. If we suspect any payment into your account was made by fraud, we may remove it without telling you and/or block your account.

Ways to make payments

- **Faster Payments.** You can send payments within the UK on any day using Faster Payments online.
- **Standing orders and Direct Debits.** You can set up regular payments from your account, for example, by Standing Order. Together with a retailer, you can also set up Direct Debit payments. You will be covered by the Direct Debit Guarantee, which means that if a Direct Debit payment has been taken in error you will be entitled to a full and immediate refund.
- **Card payments.** You can use your card to make payments for goods and services at online and offline retailers. When you use your card to make a payment, the amount of the payment will be deducted from your account after we receive the details from Mastercard. This may take place on a business day or a non-business day. If you use your card to make a payment in a foreign currency, Mastercard will convert it into pounds sterling. They will do this on the day they process the payment using their exchange rate. You can view the exchange rate by visiting Mastercard's website.

Making a payment

Payments from your account need to be authorised by you. You can do this in several ways:

- Logging on to the mobile app using your security details and following the instructions on the screen to make a payment
- Provide your card or account details to someone to make a payment or to authorise future payments in a way they request (e.g. online, by telephone, in writing). You might be asked to use 3D Secure to confirm it's you when making a payment online.
- Using your card and security details
- Holding your card in front of a contactless card reader
- Using your card at an ATM
- Giving us instructions by way of a third party. For example, this could be by completing a direct debit instruction or through a payment initiation service provider.

- In exceptional circumstances, the customer care team will make payments on behalf of a customer and only then after additional security questions have been asked. Additional card holders cannot make payments through the customer care team.

The card and account cannot be used for quasi-cash and cryptocurrency transactions.

For security reasons, after every fifth consecutive contactless transaction you will be required to enter the PIN to authorise the transaction.

There must be enough money in your account to make a payment. If you try to make a payment and you do not have enough money in your account, the payment will be declined. In the unlikely event your account balance is negative, you must make a payment into your account that is sufficient to make the account balance positive. We may suspend your account until you do this.

Information you need to make a payment

You will need some information to send a payment from your account.

For payments to accounts in the UK	You need the account number and sort code. You may also need the full name of the person whom you are paying, a mobile number or other information.
For international payments	International payments are processed through Remitly. To make an international payment you should go to the Payments – International – Proceed tabs on the Suits Me app, where you will be directed to the Remitly app. You will be asked to create a Remitly account, if you don't already have one. You will need the SWIFTBIC and IBAN or an account number of the account you are paying.

We will only act on your instructions if we think they came from you or an additional cardholder whom you have authorised to use an additional card. If we suspect they did not come from you or are otherwise unclear or incomplete, we will not carry out the instructions.

You need to make sure the details (such as the sort code, account number and amount) are correct. We will assume the instructions you have given us are correct and we will carry out your instructions on that basis. We are not responsible if we make a payment using the information you gave us and the money has been sent to the wrong person because you made a mistake. We will be entitled to assume that an instruction came from you if your card, an additional card or the security credentials you use to access your account were used.

You must carefully read any warnings that pop up in the mobile app.

Do not immediately close them without reading them. They are important warnings about fraud and scams. This is particularly important when you are sending money to someone for the first time or changing an existing payee's details.

9. Cut-off times

The cut-off time is the latest time on any day that we can make a payment you have asked us to. If you ask us to make a payment after the cut-off time, we will treat your request as received on the next business day.

	Cut-off time	When the money will be received by the payment service provider of the person whom you're paying
Sending money within the UK in pounds sterling		
Faster Payments	4.30pm	Straight away
Other payments	4.30pm	End of the next business day
Sending money in foreign currencies or outside the UK in pounds sterling		
To accounts within the UK in euro or within the EEA in euro and pounds sterling	4.30pm	By the end of the next business day
All other payments in EEA currencies to accounts in EEA	4.30pm	Up to four days
All other payments	4.30pm	As soon as possible

10. Cancelling or changing payments

Whether we can change or cancel a payment instruction depends on the type of payment it is as per the following table:

Immediate Faster Payments

These payments cannot be cancelled or changed; they are processed straight away.

Other immediate payments (including payments made using your card)	These payments cannot be cancelled or changed; they are processed straight away.
Recurring card payments	These payments can be cancelled or changed up to the end of the business day before the payment is due to be made.
Standing Orders	You can cancel or change the payment using your mobile app.
Direct Debits	

We do not have to follow your instructions

There are certain situations in which we may refuse to process a payment. These situations are:

- if legal or regulatory requirements prevent us from making the payment or mean that we need to carry out further checks;
- if you have infringed this agreement in a way that we reasonably believe justifies our refusing or delaying your payment;
- if we believe that processing your payment would break this agreement or that you have not provided all the information we need to make the payment properly;
- if the amount is over, or would take you over, any limit that applies to your account and/ or any card connected to your account;
- the balance of your account is too low to make the payment and cover any fees;
- if a bankruptcy order is made against you or you have entered into an individual voluntary arrangement with your creditors and that bankruptcy order or individual voluntary arrangement stops us from making the payment;
- if, even after doing everything reasonably possible, we will not be able to make the payment on time;
- if a third party prevents us from making the payment (for example, a card scheme);
- if you owe us money;
- if we have asked you for important information we reasonably need and you have not given us that information; or
- if we have suspended your account;
- we suspect fraudulent activity on the account or the payment is unlawful or fraudulent

11. When payments go wrong

You should review all payments in the mobile app regularly. If you notice a payment that does not look right, you should contact us as soon as you become aware of it. The table below sets out our responsibility to you in certain situations when things go wrong and what you may need to do in order for your account to be reinstated.

What has gone wrong?	Our responsibility to you
The payment was processed incorrectly. We have not carried out your instructions correctly, due to our error.	We will reinstate your account to the position it would have been in had the incorrect payment been made correctly. You must tell us within 13 months of the date of the incorrect payment in order for us to do this.
The payment was unauthorised. A payment was made by someone else without your permission.	We will reinstate your account to the position it would have been in had the payment not been made. However, we will not reinstate your account in the following cases: 1. where your security details or card are lost, stolen or misappropriated. You will be liable for the first GBP 35 of any unauthorised payments if we believe you should have been aware of the loss, theft or unauthorised use. We will not hold you liable for the first £35 if the unauthorised payment was caused either by us, or someone acting on our behalf such as our agents or subcontractors. Your liability for the first £35 also does not apply to any unauthorised payments made after you have notified us that your security details or your card are compromised; 2. if you have acted fraudulently, in which case we will not refund you in any circumstances; 3. if the payment was unauthorised but you have with intent or gross negligence compromised the security of your account or card or otherwise failed to comply with your obligations to use your account or card under this agreement. In such a case you will be liable for all losses; or 4. if you do not let us know about the unauthorised payment without undue delay, and in any event, no later than 13 months from the date of the payment.
The payment was a mistake. A payment has been sent to the wrong person because you gave us the wrong details (e.g. the wrong account number or sort code).	We will not give you a refund but we will try to recover the money if you ask us to do so. We may charge a fee for tracing, recalling or cancelling a payment. If we are unable to get the money back, we will provide you with the information we have so you may try to reclaim your money, permitting the law allows us to do this.

What has gone wrong?	Our responsibility to you
The payment was an authorised push payment fraud You have been tricked by a fraudster into making a payment using Faster Payments.	If you are the victim of an authorised push payment fraud please let us know as soon as possible. We will not give you a refund but we will try to recover the money.
The payment is for more than you expected You can agree someone else can take money from your account without knowing how much the payment is going to be. For example, when renting a car or booking a hotel room.	We will refund you the amount of the payment if: - the purchase was made from a retailer in the UK, or in the European Economic Area which means EU member states, plus Norway, Iceland and Liechtenstein; - you did not specify an exact amount to be paid; - the amount taken was more than you could have reasonably expected in the circumstances including your previous spending patterns; and - you request a refund from us within eight weeks of the date the money left your account. When you request a refund, we may ask you to provide evidence to substantiate your claim. We will refund you within 10 working days of receiving your claim for a refund or, where applicable, within 10 working days of receiving any further information we requested. If we refuse to refund you, we will let you know why. If you set up a UK Direct Debit, then separate rules will apply instead of those above. You can find out more information at directdebit.co.uk.

12. Changes we may make

We may change this agreement by giving you at least two months' prior written notice. This notice will be provided either by email or by way of push notification in the mobile app. If we do this, you may end this agreement immediately and you will not be charged a termination fee.

If you do not contact us during the notice period, you will be considered as having accepted the proposed changes and they will apply to you from the applicable date stated in the notice.

Sometimes, we may change this agreement without giving you prior notice. This could apply when changes are:

- more favourable to you
- required by law
- related to the addition of a new service, extra functionality to the existing service; or

- changes which neither reduce your rights nor increase your responsibilities.

We will still notify you of these changes either by email or through push notification in the mobile app; however, the changes may have already taken place when you receive the notification. Changes to exchange rates will be applied immediately, without notice, and you will not be able to object to these changes.

13. Closing your account and ending this agreement

How you can close your account and end this agreement

You may close your account and end this agreement at any time by giving us one month's prior notice. You may give us notice by contacting us. After a certain period of time, you may no longer have access to the mobile app to withdraw any remaining money in your account. You may still, however, redeem these funds for up to six years following the date this agreement ends.

If you wish to redeem your funds after this agreement has ended and you no longer have access to the mobile app, please contact us so we can help.

If you request to redeem your funds after this agreement has ended, we may need to carry out some checks prior to sending the funds to you. We may therefore ask you to provide some information to us at this time, such as identity documents or other information we may request.

When we may close your account and end this agreement

We may end this agreement and close your account and card(s) or any associated service by giving you, at least, 90 days' prior notice. The notice of termination will explain the reason why we are closing your account and will provide information about how you can make a complaint if you are unhappy with the decision.

We may close your account immediately or provide a shorter notice period where:

- you breach an important part of this agreement, or repeatedly breach the agreement and fail to resolve the matter within 10 days
- you use your account or any of its facilities in a manner that we believe is fraudulent or unlawful;
- you act in a manner that is threatening or abusive to our staff, or any of our representatives, or
- we are required to do so by law or regulation;
- we are unable to apply, or complete customer due diligence measures required under applicable anti-money laundering laws;
- you have provided false or misleading information when opening your account;

Where permitted by law, we will explain the reason for the closure. However, there may be situations where we cannot provide full details if doing so would conflict with legal or regulatory obligations.

14. Transferring this agreement

We may transfer our rights and duties under this agreement with you to another company in the future. This is referred to as an assignment. We will only do this if we reasonably believe they will treat you to the same standard as we have.

15. Our liability

We will not be liable if we breach this agreement due to:

- circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to extreme weather, system failure, terrorist activity or industrial action etc.);
- complying with our legal or regulatory obligations.

We will not be responsible for any losses:

- you suffer relating to loss of opportunity, loss of goodwill, loss of business or loss of profit;
- we could not have reasonably anticipated when you gave us an instruction; or
- where we delay or refuse to act on your instructions, accept a payment to your account, close your account or otherwise limit your use of the account:
 - for any reason provided in this agreement; or
 - you have breached this agreement.

16. Which laws apply?

This agreement is governed by English law. If you wish to bring a claim against us, you can do so in the courts of England and Wales. If you live in Scotland or Northern Ireland, you can bring a claim in the relevant courts that are local to you.

17. Using your information to provide payment services

So we may provide payment services to you, you give your consent for us to access, process, and keep any information you give to us. This does not affect any rights you have under data protection laws. You can withdraw your consent by closing your account. If you do this, we will stop using your information for the purposes of providing payment services; however, we may continue to use it for other purposes.

18. If you have a complaint

How to complain

We aim to ensure that we 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 escalate your complaint to us
- 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
- Ensure lessons are learned, if possible, to minimise the chance of a complaint reoccurring.

By email: hello@suitsmecard.com

In writing to: Complaints, Suits Me Limited, The Old Shippon, Moseley Hall Farm, Chelford Road, Knutsford, Cheshire, WA16 8RB

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

Acknowledgement	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.
Within 15 business days	In the majority of 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.
Within no more than 35 business days	We will continue to keep you informed in writing and let you know when you should expect to hear from us. 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. 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 and advise what next steps you can take.

If you are not happy with our response

We do everything we can to make sure you receive the best possible service. However, if you are not happy with how your complaint has been managed by our customer care team and you wish to escalate your complaint, you should contact the card issuer, IDT Financial Services, in the first instance, for further assistance.

Email address: complaints@idtfinance.com ,

Website: www.idtfinance.com.

A copy of IDT's complaints policy can be found on their website or requested by contacting us.

If, having exhausted the above complaints process with us, you remain unhappy, you may complain to the Gibraltar Financial Services Commission.

Here are the details to use:

- PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar,
- complaints@gfsc.gi,
- 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 us. If you have not contacted us, the Gibraltar Financial Services Commission will ask you to contact us in the first instance, to give us a chance to put things right.

19. How your money is protected

The Gibraltar Deposit Guarantee Scheme does not apply to the money held in your account. This means that in the unlikely event that we became insolvent, your account may become unusable and your money may be lost.

We take the security of your money very seriously. Your money is safeguarded in a secure client account. In the unlikely event of any insolvency, your money will be protected against claims by creditors. We will be happy to talk through any questions or concerns you may have about how your money is protected.

20. Authorisation details

IDT Financial Services Limited is regulated and authorised by the Financial Services Commission, Gibraltar. You can check our details on the Regulated Entities Register by visiting www.fsc.gi.

IDT Financial Services is a company incorporated in Gibraltar, with incorporation number 95716. Its registered office is 57-63 Line Wall Road, Gibraltar.