



Complaints Policy

Effective from November 2nd of 2020

COMPLAINTS POLICY

We work hard to make sure you never have cause to complain about our products or services. If you feel we have not lived up to this promise, we would like to hear from you. We see our mistakes as an opportunity to learn and improve for the future. We take all complaints very seriously and our promise to you is that we will investigate and deal with your complaint promptly and fairly.

1. HOW TO CONTACT US

Please contact our Customer Support team in the first instance, they may assist with a variety of issues quickly and efficiently or escalate the issue to the appropriate department. Please find contact email: support@cartex.global

2. FORMAL COMPLAINT

2.1. If an issue is not resolved to your satisfaction by our Customer Support team you can submit a formal complaint by email support@cartex.global. Please note that you should apply to us in writing, specifying the circumstances of the dispute and your claim. The application should be submitted no later than three (2) weeks of learning about a violation of your rights and should be in English language.

2.2. When submitting a complaint, you must provide the following details:

- your full name
- your passport data (ID document)
- your Cartex card / account number
- the phone number associated with your card / account number
- the email address associated with your card / account number
- full details of the circumstances giving rise to the complaint including a full description of the issue, the date and time that the issue occurred and your preferred method of resolution.

Please ensure that you identify any relevant documents (and provide copies of any documents that we do not already have in our possession) to allow us to properly consider your complaint.

2.3 After you have submitted your complaint, we will acknowledge receipt in writing via email within 5 Business Days and confirm that we are looking into your complaint.

2.4 After receiving full details of your complaint, we will promptly consider the matter and will provide you with our final response within 30 days. In case we will need to obtain any additional information to properly address the issue, we will contact you and identify what further information or documentation is required. Please note that any delay arising as a result of the provision of insufficient information with your complaint will not be taken into account when assessing whether a final response has been provided within 30 days.



2.5 If we are unable to provide a final response to your complaint within 30 days, we will contact you to explain the reasons for the delay and specify the date when you will receive a final response from us. In any event, we will provide our final response within 45 days of the date the complaint was received.

2.6 Our final response will be clearly identified as such and will either:

- Accept your complaint and, if appropriate, offer you compensation;
- Offer you compensation as a gesture of goodwill without accepting your complaint;
- Reject your complaint and explain the reasons why the complaint has been rejected.

