

## payladdo® Complaints Handling Policy

Welcome and Thank You for using our Products.

Please do read this carefully. Ask if you need further explanations.

### Introduction

This policy is designed to provide guidance on the way **EPG Financial Services Limited** (EPG), as manufacturer and distributor of payladdo® receives, handles and resolves complaints, related to its products and services.

### Purpose and Scope of this Complaints Handling Policy

EPG strives to build long term relationships with its customers by being supportive at any time, especially when customers feel they need us most. We provide a professional, yet caring and positive customer experience. We compliment this by encouraging our customers to give us genuine and honest feedback, which we understand, may not always be positive.

This Complaints Handling Policy serves to make customers aware that we value their relationship. Therefore, we ask customers to help us improve our service, by encouraging them to contact us, regarding any matter, when they feel that their expectations have not been met.

### What is a complaint?

A complaint is defined as an oral or written expression or statement of dissatisfaction or objection made to EPG, relating to payladdo® services. This includes the complaints handling process itself, the speed and the quality of the response. EPG however understands that there could be other issues that can be considered as a complaint.

### Who may complain?

Any person, association, organisation or their representative, who is dissatisfied with EPG's products or services, for any reason, may submit a complaint; particularly, if the person is a '**consumer**' i.e. a natural person who, in payment service contracts covered by the Central Bank of Malta Directive No. 1 [as transposition instrument of EU Directive 2015/2366 (PSD2)], acts for purposes other than his or her trade, business or profession; and/or a '**payment service user**' i.e. a natural or legal person making use of a payment service in the capacity of payer, payee, or both.

### Cost

There will be no charge to the complainant for making a complaint.

### Visibility

This Complaints Handling Policy is made available on the payladdo® website:

[www.payladdo.com](http://www.payladdo.com)

## How to complain

It is suggested that complaints are first brought to the attention of an official of the unit where the transaction took place or where the account is domiciled. If the response is not satisfactory, one may:

- Send an email to [complaints@payladdo.com](mailto:complaints@payladdo.com);
- Write to us at the following address:  
**EPG Financial Services LTD.**  
**Customer Services,**  
**Level 4, The Plaza Commercial Centre**  
**Bisazza Street,**  
**Sliema, SLM1640. Malta. Europe.**

## What information should be included when lodging a complaint?

When making a complaint, a customer is requested to briefly set out all the facts regarding the issue and provide the following information:

- Name, I.D. Card number or Passport number (registration number if a legal person) and contact details;
- Date, venue and name of the contact person with EPG if any;
- The nature of the complaint;
- An indication of whether the complainant is a payment service user;
- An indication of whether the complainant is acting in his/her personal capacity or otherwise; and
- Copies of any documentation supporting the complaint.

## Anonymous complaints

EPG takes note of anonymous complaints. However, it is not in a position to take specific action to address them.

## Acknowledgement of complaints

EPG is committed to issue, on a durable medium, an acknowledgement letter or e-mail, within 2 business days of receipt of a complaint.

### **Response to a complaint**

EPG is obliged to provide a response, on another durable medium, within a reasonable time of receiving the complaint. In normal circumstances, EPG should be in a position to respond within fifteen (15) days from receipt of the complaint. In exceptional situations, if the answer cannot be given within 15 business days for reasons beyond the control of the payment service provider, EPG is to send a holding reply, clearly indicating the reasons for a delay in answering to the complaint and specifying the deadline by which the payment service user will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed thirty-five (35) business days.

If EPG needs more time to investigate the complaint, it will inform the complainant that unless he/she is prepared to concede more time to EPG, he/she has a right to refer the matter to The Office of the Arbiter for Financial Services.

### **Rights of a complainant during this process**

The complainant has the right to enquire as to the status of his/her complaint by communicating with the Customer Support.

### **Rights of a complainant after this process**

Should a complainant be unsatisfied with EPG's reply or no agreement was reached with EPG, one may refer the matter to The Office of the Arbiter for Financial Services by writing to:

### **The Office of the Arbiter for Financial Services,**

N/S in Regional Road Msida MSD 1920 Malta

Further information may be obtained through the official website:

[www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

Freephone (local calls): 8007 2366 and

Telephone: +356 7921 9961