



# **Customer Complaints Handling Policy**

**2021**



## **A. Introduction**

This policy (hereinafter referred to as the *Complaints Policy*) is designed to provide guidance on the manner in which Insignia Cards Limited (hereinafter referred to as the **Institution**) receives, investigates and resolves complaints by external third parties, related to its products, services and staff.

## **B. Scope & Purpose**

The **Institution** endeavours to build long term relationships with its customers by being supportive at all times, especially when customers feel most in need of its assistance. The **Institution** commits to providing a professional and positive customer experience on a daily basis and further compliments this by encouraging its customers to make their voices heard and give genuine feedback, be it good or bad. This *Complaints Policy* serves to make all of the **Institution's** customers aware that it values its relationship with its wide range of clientele. Therefore, it is of utmost importance to the **Institution** that it asks customers for their opinion in how it may enhance and better its services towards them, by encouraging its customers to contact the **Institution** freely, regarding any matter or situation where they feel that their expectations have not been met.

## **C. What constitutes a complaint?**

A complaint may be defined as a verbal or written expression or statement of dissatisfaction made to the **Institution**, relating to the products and services it provides and the manner in which they are provided.

## **D. Who may be the complainant?**

Any person, organisation or their representative, which is an existing customer of the **Institution** and is dissatisfied or displeased with the **Institution's** products, services or methods, may, for any reason, submit a complaint.

## **E. Are any costs involved?**

No charge will be incurred to the complainant for submitting a complaint.

## **F. Availability**

This *Complaints Policy*, which further incorporates and details a guide in which manner a complaint may be made, is also available on the **Institution's** website.

## **G. Role of the Complaints Officer**

In its determination to give complaints the expected priority and in order to receive, record, handle and reply to all complaints received, the **Institution** has designated a suitable employee with the role of Complaints Officer.



## H. How can a complaint be made?

Complaints may be submitted by pursuing one of the following procedures:

- Call our Customer Service Centre on +44 203 369 0007; **OR**
- Write a letter to us at the following address:  
*Insignia, Cards Ltd, 46, Palazzo Spinola, St Christopher Street, Valletta, VLT 1464;*  
**OR**
- Email us on [complaints@insignia-cards.com](mailto:complaints@insignia-cards.com)

## I. What information is to 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 and recent contact details; and
- Date, time and name of a contact person, which is related to the complaint, if any; and
- Copies of any documentation supporting the complaint.

All information and personal data provided while lodging a complaint, shall be treated and secured according to the relevant data protection laws, particularly the Data Protection Act (Chapter 586 of the Laws of Malta), as well as the General Data Protection Regulation (GDPR). For more information on how the **Institution** handles client personal data, kindly view the **Institution's** Privacy Policy on its website.

The **Institution** reserves the right to provide information on complaints and complaints-handling to the Malta Financial Services Authority (MFSA) and, to an alternative dispute resolution entity in the case that a dispute remains unresolved.

## J. Anonymous complaints

The **Institution** is aware that, when lodging a complaint, not all of its customers might like to share their personal details, such as their name and surname, yet would prefer to remain anonymous. In light of this, the **Institution** also caters for and accepts anonymous complaints, and treats them as standard complaints. Yet, despite the **Institution's** willingness to solve an issue raised in an anonymous complaint, the lack of information provided might make the **Institution's** job more difficult, as this might not put the **Institution** in the required informed position to take the specific action to address the complaint.

## K. Acknowledgement of complaints

For each and every complaint received, regardless of the medium or communication channel used, the **Institution** strives to issue an acknowledgement letter or e-mail, within two working days of receipt of a complaint.



## **L. Withdrawal of a complaint**

Complaints of any nature may be withdrawn easily, through the complainant making a withdrawal notification in writing to the Institution, stating the basis and reasoning for their withdrawal.

## **M. Response to a complaint**

In normal circumstances, especially when the complaint submitted is not of an anonymous nature, the **Institution** should be in a position to process the complaint and respond to the complainant within fifteen business days from receipt of the complaint. In the exceptional circumstance that the **Institution** cannot provide a reply within fifteen business days, the **Institution** shall send a "holding reply", indicating the reasons for the delay and specifying the deadline by which the complainant shall receive the final reply. In any case, the deadline for receiving the final reply shall not exceed thirty-five business days.

The **Institution** may respond to a complaint received by email, using the same medium. However, a written reply will be sent when deemed warranted.

If the **Institution** requires more time to investigate a complaint, it will inform the complainant that unless he/she is prepared to concede more time to the **Institution**, he/she has the right to refer the matter to:

The Office of the Arbiter for Financial Services, 1<sup>st</sup> Floor, St Calcedonius Square, Floriana, FLN 1530, Malta.

Telephone (356) 2124 9245. .

Email - [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt). <https://financialarbiter.org.mt>

## **N. Rights of a complainant**

Further to the right itself to complain to the **Institution**, the complainant also has the right to enquire as to the status of his/her complaint simply by communicating with the **Institution**.

Should a complainant be unsatisfied with the **Institution's** reply or in the case that no agreement was reached with the **Institution** to the satisfaction of the complainant, he/she may refer the matter to The Office of the Arbiter for Financial Services by writing to:

The Office of the Arbiter for Financial Services, 1<sup>st</sup> Floor, St Calcedonius Square, Floriana, FLN 1530, Malta.

Telephone:

Email - [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt). <https://financialarbiter.org.mt>