

## Complaints Handling Procedures

The Complaints Handling Procedure is established with the aim to implement and maintain an effective and transparent process for the reasonable and prompt handling of complaints received from customers. The objective of the procedure is further to resolve complaints efficiently, transparently, and fairly, maintaining the trust and satisfaction of our customers.

Finance Incorporated Limited aims at providing high quality services to its clients, by adopting a customer-centric approach. We therefore encourage customers to help us improve our service, by contacting us, regarding any matter, when they feel that their expectations may have not been met.

Our Complaints Handling Procedure aims to ensure the reasonable and prompt handling of complaints received, thereby ensuring the fair treatment of clients and the reduction of customer detriment.

### What is a complaint?

A complaint is defined as a verbal or written expression or statement of dissatisfaction made to Finance Incorporated Limited, relating to the products and services it provides.

### Cost

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

### How to Complain

A complaint may be submitted either in Maltese or English.

If you wish to submit a complaint, you are advised to choose one of the following methods:

1. Email at [complaints@paymix.eu](mailto:complaints@paymix.eu).

The email should include key details such as the your full name, contact information, a description of the complaint, date of when the problem arose and any relevant documentation or evidence.

2. Registered Mail

via registered mail to Finance Incorporated Limited at Level 3, The Centre, Tigne Point, Censu Xerri, Sliema TPO0001

3. Phone

by calling our Customer Support Team on 22470000

In such latter scenario you will be guided to send an e-mail with a description of the complaint at [complaints@paymix.eu](mailto:complaints@paymix.eu) and compiling the Complaint Form to gather all the necessary information useful for the investigation and resolution phase

### Processing a Complaint

After receiving the complaint, we will send an acknowledgement of receipt via email within two working days. We will send you a Summary of the Complaint which you will be requested to return signed to confirm, or add, to the contents.

Complaints may be withdrawn by a notification in writing to us, highlighting the rationale for the withdrawal. In that event, we shall acknowledge the withdrawal of the complaint within two working days.

### Response to Complaint

We will be in position to resolve your complaint within a maximum 15 working days timeframe from the date of the formal complaint.

In the exceptional circumstance that a complaint cannot be resolved within 15 business days, we will timely inform you, indicating the reasons for a delay and specifying the deadline by which you should expect to receive the final reply. In any event, the deadline for resolving the complaint shall not exceed 35 business days from the date of receipt.

Should you require any clarification or request an update during the complaints review process, you may contact us by email on [complaints@paymix.eu](mailto:complaints@paymix.eu). Where possible, it would be very helpful if you cite the reference number of your complaint contained in the acknowledgement letter.

### Rights of a complainant after the conclusion of the complaints process

Should you be unsatisfied with the our reply you 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 off Triq Reġjonali, L-Imsida

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) 2124 9245 (please refer to the Exclusions section).

**Note:** A customer who is eligible to lodge a complaint with the Office of the Arbiter for Financial Services, has to be either:

- a natural person OR
- a micro-enterprise - meaning an enterprise which employs fewer than ten persons and whose annual turnover/ balance sheet totals do not exceed Eur 2 million.

Corporate customers may refer claims regulated by the Payment Services Directive (PSD II) to the Central Bank of Malta.



Finance Incorporated Limited,  
The Centre Level 3, Censu Xerri Street,  
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TPO 0001, Malta



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[support@ipaymix.eu](mailto:support@ipaymix.eu)

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