

# Our Complaints Procedure

## Complaints

At Payment Card Technologies (the company managing your Prepaid MasterCard®), we want you to have an excellent customer experience and it is important to us to know when you feel the product or service you have received does not meet your expectations. We value your feedback and have in place an Internal Complaints Handling Procedure designed to help us resolve any customer complaints, understand what causes our customers to complain and to use the feedback to introduce improvements to make your experience even better.

## Contact

You can contact us using the following methods:

Call: +44(0)1753 778 647 Calls are charged at your standard network rate. Calls from mobiles may be higher.  
Fax: +44(0)1244 241095  
Email: [pct.enquiries@banctec.com](mailto:pct.enquiries@banctec.com)  
Write: Card Services  
PO BOX 67528  
London  
EC2P 2HU

Please note that in the first instance, all complaints will come into Payment Card Technologies.

## Please include the following

1. Your name
2. The last 4 digits of your card number
3. The reason for your concern, including as much relevant information as possible to assist us.

## Internal Complaints Procedure

When we receive a complaint we aim to resolve the matter promptly, fairly and as quickly as possible.

If the matter is more complex or we need more information, we will acknowledge your complaint in writing and let you know what further information we need to complete our investigations.

We will acknowledge receipt of the complaint within 5 working days. We will also aim to resolve the majority of complaints and provide you with a final response within 5 working days and in any event not more than 8 weeks.

In the unlikely event the complaint is not resolved within 8 weeks we will contact you to explain why the process has been extended.

If you are not satisfied with our final response or if 8 weeks has passed since you first let us know about your complaint, the Financial Ombudsman Service provides an independent review service for unresolved complaints that is free to customers. They can be contacted at The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR.

## Complaints Procedure 2013

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone (landline): 0845 080 1800  
Telephone (from a mobile): 0300 123 9123  
From outside of the UK: +44 20 7964 0500