

Complaints

April 2024

How to Complain

We aim to ensure that justbank provides you with the highest standards of service. However, there may be occasions when their service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to escalate your complaint to us.
- Listen to your complaint.
- Consider how you would like us to remedy your complaint.
- Make sure you are satisfied with how your complaint was handled.
- Ensure lessons are learned, if possible, to minimize the chance of a complaint re-occurring

How to Contact us

By email: complaints@idtfinance.com

What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details

What to Expect Next

| | |
|------------------------|---|
| Acknowledgment | Our aim is to resolve your complaint as quickly as possible, but you will receive a response from us within 3 business days, so you know we have received your complaint. This will contain your complaint reference number for your records and will help us find your information quickly should you need to contact us. |
| 5 business days | In the majority of cases, we will be able to resolve your complaint within 5 business days. If we have not resolved it within 5 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take |
| 4 weeks | We will continue to keep you informed in writing and let you know when you should expect to hear from us. |
| 8 weeks | We will continue to keep you informed in writing and let you know when you should expect to hear from us. Although we have up to 8 weeks, we will send you our final response as soon as we complete the investigation into your complaint. In the unlikely event we have not been able to finalise our investigation by the end of 8 weeks, we will send you a final response communication and advise what next steps you can take. |

What if you're not happy with our response?

You can refer the problem to our Regulator.

If, having exhausted the above complaints process with justbank, you remain unhappy, you may complain to the Gibraltar Financial Services Commission,

In writing: PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, GX11 1AA
By email: complaints@gfsc.gi
Web page: www.fsc.gi

If you have not contacted us, the Gibraltar Financial Services Commission will ask you to contact us in the first instance, to give justbank a chance to put things right.



justbank is a registered trading name of IDT Financial Services Limited a regulated bank, licensed by the Gibraltar Financial Services Commission. Registered Office: 57-63 Line Wall Road, Gibraltar. Registered No:95716.

IDT Financial Services Limited (trading as justbank) is covered by the Gibraltar Deposit Guarantee Scheme ('GDGS').

The GDGS can pay compensation to depositors if a credit institution is unable to meet its financial obligations. Ordinarily, most depositors – including individuals, corporations, and small businesses – can claim back up to EUR 100,000 of their deposits (or EUR 100,000 for each eligible account holder if it's a joint account). However, there are important exclusions which apply to certain depositors, which are set out on the website of the GDGS. For further information about the compensation provided by the GDGS refer to: www.gdgb.gi

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet giving details of our complaints handling procedure is available from our website.

Calls may be recorded.