

COMPLAINTS HANDLING PROCEDURE



1 INSTRUCTIONS

Finductive Ltd ("Us/We") strives to provide its customers ("You") with an outstanding service and excellent customer care. We also value customer complaints as it assists us to improve the way we operate and deliver our services, always striving to improve. Thus, if you have a complaint, please do not hesitate to contact us in the manner set out below and we will do our utmost to resolve your issue.

2 HOW TO PLACE A COMPLAINT:

We suggest that complaints regarding Finductive's products, services and/or customer care are first brought to the attention of our support function by sending an email to support@finductive.com. If you are unsatisfied with our officer's reply you may send your notification of dissatisfaction via email to: complaints@finductive.com

In order to help us understand and deal with your issue as quickly as possible, please ensure that the complaint contains a clear description of the facts surrounding your claim, supported by documents/evidence where possible. Should you represent a company, kindly also provide the name of the entity you represent together with your contact details. Upon receipt of a complaint, an e-mail of acknowledgement will be sent to you within 2 (two) business days of receipt of your complaint.

3 DEALING WITH YOUR COMPLAINT:

We will then investigate the matter and strive to provide you with a final response without delay, and in any case, by no later than fifteen (15) business days from the date of the submission of the complaint. In the unlikely event that a final response cannot be provided within the expected time limits, you will be provided with information regarding the causes of such delay and an indication of when the investigation is likely to be completed.

Your [information and personal data provided in lodging a complaint, shall be treated in accordance with the Data Protection Act \(Chapter 586 of the Laws of Malta\).](#)

4 FURTHER OPTIONS

If, upon receiving our final decision, you are still dissatisfied with our resolution, you may escalate your complaint to the Office of the Arbiter of Financial Services, by writing to to: The Office of the Arbiter for Financial Services

N/S in Regional Road, Msida MSD 1920, Malta Or by [accessing the online form https://www.financialarbiter.org.mt/oafs/enquiry](#). [Further information may be obtained through the official website: www.financialarbiter.org.mt, Freephone \(local calls\): 8007 2366 and](#)

[Mobile and Whatsapp +356 79219961; Landline +356 21249245](#)

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.](#)

In addition, if you are the victim (natural person) of a suspicious fraudulent payment transaction, you may

also be able to lodge a complaint even if you are not a customer of Finductive. This applies where you can demonstrate a clear, immediate and legitimate interest in the matter.

Corporate customers may refer claims regulated by the Payment Services Directive (PSD II) to the Central Bank of Malta, Pjazza Kastilja, Il-Belt Valletta VLT 1060, Malta. Tel: +356 2550 0000 www.centralbankmalta.org/contact-us.

Finductive aims to maintain the highest standards of quality in its service rendering and will hence take all necessary steps to ensure that any issues material to a complaint are not repeated in the future.

Finductive Ltd (C89272) is regulated by the Malta Financial Services Authority and licensed to operate as a financial institution carrying out the activities of payment services in accordance with the Second Schedule of the Financial Institutions Act (Ch. 376 of the Laws of Malta), BIC/Swift: FINDMTMTXXX – Level 2C, Centris Business Gateway II, Triq is-Salib tal-Imriehel, Zone 3, Central Business District, Birkirkara CBD3020, Malta