

Complaints procedure One2Pay

At One2Pay, we are committed to providing high-quality products and services. However, if you are dissatisfied with any aspect of our services, we encourage you to bring it to our attention. This complaints procedure outlines the steps for submitting a complaint and how we will address your concerns. In this way, we want to be sure to make it easy for you to escalate your complaint and that we can take appropriate action on this. Also we will use this procedure to prevent occurrence of complaints in the future as much as possible.

How to make a complaint

By email: complaints@one2pay.net

By Phone: + 31 88 4042800

Please provide as much information as possible, including:

- Your name and contact details
- A clear description of the complaint, including dates and relevant events
- Any supporting documents or evidence that help us understand your concern

Once we receive your complaint, we will acknowledge receipt within 3 business days. If your complaint requires further investigation, we will inform you about the process and provide an estimated timeline for resolution.

Timeframe for resolution

We aim to resolve all complaints as quickly as possible. In most cases, we will provide a response to your complaint within 15 business days. However, more complex issues may take longer, and we will keep you updated on the progress. If resolving your complaint will take longer than 15 business days, we will contact you to provide you with an update on the status and expected time needed to resolve your complaint.

Once the investigation is complete, we will inform you of the outcome.

Although we have up to 35 business days, 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 35 business days, we will send you a final response communication and advise what next steps you can take.

Confidentiality

We will treat your complaint confidentially and ensure that it is handled with respect. Your personal details will only be used to resolve your complaint and will not be shared outside the complaint process unless required by law.

Escalation

If you are not satisfied with the resolution or if you feel that your complaint has not been handled appropriately, you may escalate the matter to a higher authority. In this case, please contact IDT Services Limited, Ewropa Business Centre - Level 3 – 701, Dun Karm Street, BKR9034 Birkirkara, Malta, at complaints@idtfinance.com, who will review the matter further.

If, having exhausted the above complaints process with IDT Services Limited, you remain unhappy, you may complain to the Office of the Arbiter for Financial Services, First Floor St Calcedonius Square, Floriana FRN1530, Malta, web <https://www.financialarbiter.org.mt/> and/or by phone: 80072366 / +356 21249245. It is important to be aware that legally it is not the role of the Arbiter for Financial Services to resolve complaints between you and IDT Services Limited.

If you have not contacted IDT Services Limited, the Arbiter for Financial Services will ask you to contact them in the first instance, to give IDT Services Limited a chance to put things right.