

How can you submit your complaint?

- electronically through typing to the e-mail address: reklamacje@igoriacard.com;
- by phone calling a phone number available on the website while visiting <https://www.igoriacard.com/>, in the tab "Contact";
- by letter, writing to the address of the Igoria Trade legal seat in Warsaw at 111A Pulawska Street, ap. No. 109, 02-707 Warsaw
- personally while visiting the legal seat of Igoria Trade S.A. in Warsaw at 111A Pulawska Street, ap. No. 109

The pieces of information that your complaint should consist of:

- the data that is necessary to identify you and, (if reasonable and possible), the transaction a complaint regards, such as your identifier, account number, payment card number as well as the currency and its amount and transaction date;
- as most detailed as possible the description of the case that makes your doubts, pointing out some irregularities and/or your expectations.

Please, consider that:

- in case of making a complaint in an electronic way you need to contact us direct from the e-mail address that was used while onboarding onto the transaction platform;
- in case of the response to be expected to be made in an electronic way you need to underline such request in your complaint;
- in individual cases we can ask you to provide us some more details and pieces of information we require.

When can you expect to be responded?

- up to 15 working days to be counted from the day of receipt the complaint if the complaint applies to payment services;
- up to 30 calendar days to be counted from the day of receipt the complaint in any other cases.

In particularly complicated cases the abovementioned terms may be extended up to:

- 35 working days to be counted from the day of receipt the complaint if the complaint applies to payment services;
- 60 calendar days to be counted from the day of receipt the complaint in any other cases.

In case of occurring the necessity to extend the time to handle a complaint:

- we will explain you the reason;
- we will point out the circumstances that have to be set out to handle a complaint;
- we will set out an expected time to finally handle your complaint.

How can you be responded?

As a standard we usually respond for a complaint in writing by sending it to the address that is provided by you in our service, however, if you apply for such request in your complaint, we will send your our response by e-mail to the e-mail address of yours that is available in our service.

What can you do if you disagree with our response?

In the case you disagree with the stand of ours you have been provided as a response for the complaint you may appeal the stand of ours that is included in our response by sending us the stand of yours in a manner that is comfortable for you, similarly do applicable manners the complaints may be submitted.

In the case our compliant procedure is exhausted you have a right to:

- use a mediation or arbitral judiciary, or any other mechanism to amicably resolve a dispute;

- apply an application to the Financial Ombudsman to handle a claim and to have a possibility to an out-of-court resolving a dispute in a way of proceeding in front of the Financial Ombudsman
- submit a lawsuit against Igoria Trade S.A. to the District Court of Warsaw Mokotow in Warsaw.

The entities entitled within the extension of operational activities of Igoria Trade S.A. as meant in the provisions of the Act of Out-of-Court Consumer Dispute Resolving of 23.09.2016 are the amicable court that operates at the Polish Financial Supervision Authority (KNF) and the Financial Ombudsman.