

COMPLAINT HANDLING PROCESS

How to submit a complaint and what is the complaint handling process?

The easiest way to contact us and file a complaint is by completing the “Contact us” form on the iCard.direct website. Complaints can also be submitted through all other communication channels described in the General Terms and Conditions for the service.

Kindly note that we can only discuss matters related to the service you use after verifying your identity. If a representative submits the complaint, it must also be accompanied by a power of attorney. To protect your personal data, we will confirm the authorisation of your representative with you – usually through a phone call to your registered phone number that will be recorded. Only if such confirmation is not possible will we require a notary-certified power of attorney. In case you are represented by a lawyer, a lawyer’s power of attorney is sufficient.

You can communicate with us in Bulgarian or English. We will send you a reply in one of these two languages as specified in the General Terms and Conditions.

Each complaint submitted to us is registered automatically. You will receive confirmation that your complaint has been accepted along with the case (ticket) number, which you should use for any further correspondence with us about that case. We will contact you as soon as possible to provide you with our position regarding your case or, if an investigation is needed, to indicate the next steps you should take.

When submitting a complaint, please always include:

- A comprehensive description of the complaint and the affected service or product;
- The date on which the problem first occurred;
- Any supporting documents to accompany your complaint (e.g. screenshots, emails, etc.);
- Your preferred outcome.

Based on the information you have provided, we will conduct an investigation and provide our final statement about your complaint to the email address registered in your profile for the service within 15 business days. When the case needs more time to be handled, the response period may be extended to 35 business days. In such a case, you will be informed about the delay. The specified deadlines begin to run from the moment we receive your complaint. You may contact us at any time to request details about your case by mentioning the assigned ticket number.

Please check your email regularly. We may contact you to request further details.

If we do not receive a response from you within 7 days after requesting additional information or documents, we will provide our statement based on the information already provided and the description. If you contact us again at a later date, a new ticket will be created in our system.

Our response to your complaint will be sent to you in writing to the email address registered for the service. This allows you to retain it for future reference. When your complaint is received at our postal address, we will send our written statement by courier to the correspondence address you provided. The response will include our findings, the grounds for our conclusion and the options available to you if you are not satisfied with our response.

In case we do not reply to you within the above-mentioned deadlines or you are not satisfied with our final statement on your complaint, you may refer to:

- Conciliation Commission for Payment Disputes at the following address: Bulgaria, Sofia, 1 Vrabcha street, fl. 4,

Telephone number: +359 2 9330565;

E-mail: adr.payment@kzp.bg

Website: www.kzp.bg and <http://abanksb.bg/pkps>

- Alternatively, you may refer the complaint to your local competent authority for out-of-court settlements. Such authority is obliged to forward your complaint to the competent authority in the Republic of Bulgaria or through the online platform for out-of-court settlements: National Association for Out-of-court Settlements (NAIS): <https://nais.bg/en> - member of FIN-NET.