How to Complain

We aim to provide you with the highest standards of service, however there may be occasions when our 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 raise your complaint
- 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.

How to Contact us

- By email: help@clevacard.com
- By phone: 0191 303 2233

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 and how you would like us to contact you

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 5 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.
15 business days	In most cases, we will be able to resolve your complaint within 15 business days. If we have not resolved it within 15 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.
Up to 35 business days	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 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.

What if you are not happy with our response?

You can refer the problem to The Issuer of Your Card

If, you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer for your card. The issuer can be identified by the colour of your card. If you card is blue, it's issued by IDT Financial Services Limited, and if it's green, it's issued by Paysafe Financial Services Limited. In addition, the card issuer is identified on the back of your card by name.

For blue Cleva cards issued by IDT Financial Services Limited

IDT Financial Services Limited, PO Box 1374, 2nd Floor, 10 Cannon Lane, Gibraltar, GX11 1AA Court, Gibraltar. Email address: complaints@idtfinance.com , web www.idtfinance.com for further assistance. A copy of IDT Financial Services Limited's complaints policy can be found on their website.

If, having exhausted the above complaints process with IDT Financial Services Limited, you remain unhappy you may complain to the Gibraltar Financial Services Commission, PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, email complaints@gfsc.gi, web www.fsc.gi. It is important to be aware that legally it is not the role of the Gibraltar Financial Services Commission to resolve complaints between you and IDT Financial Services Limited.

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

For green Cleva cards issued by Paysafe Financial Services Limited

Paysafe Financial Services Limited, 25 Canada Square, 27th Floor, London, E14 5LQ, PO Box 1374. Email address: complaints@paysafe.com. Website: https://www.paysafe.com/en/addressing-your-concerns/ for further information.

If, having exhausted the above complaints process with Paysafe Financial Services Limited, you remain unhappy you may complain to the Financial Ombudsman Service

(within 6 months of receiving the final response) via the contact processes set out here
https://www.financial-ombudsman.org.uk/make-complaint