The Cluberly App Ltd is dedicated to providing top-quality service for our users. This is something we pride ourselves on and work to preserve.

Issuing Feedback

If you have any feedback, feel free to share it. Your comments are important to us and will structure new aims and goals for Cluberly. You can find out more about how we use this information here.

If you're willing to do so, please email our Customer Experience team here: info@cluberlyapp.com

Issuing Complaints

In the case of any issue involving your experience with us, kindly let us know so we can understand how to help you. It is our every intention to make your time with us enjoyable and seamless.

If you'd like to speak to someone about your trouble, there are many ways to do so:

- Email our Customer Experience team: complaints@cluberlyapp.com
- Call us: 020 4623 8702
- Contact us by post: The Cluberly App Ltd Member Services, North Lodge, Hawkesyard, Armitage Lane, Rugeley, WS15 1PS.

We aim to solve your problems as fast as we can. To help us do this, make sure to include the following details:

- Your name
- Contact details, we can reach you on
- When you experienced the issue
- Details of your complaint and how it affected you

Next steps

We aim to solve any issues as fast as possible. If you do not receive a response in under 24 hours, we will reply within 3 working days. You will receive contact again if the complaint is unresolved after 15 working days.

If the complaint is unsolved after 35 working days, Cluberly will send a final response and provide further actions you can take to escalate the complaint.

In the event you are unsatisfied with our solution, you can complain directly to our issuing bank, IDT Financial Services.

You can contact IDT through:

- Email: complaints@idtfinance.com
- Post: IDT Financial Services Ltd Attention: Customer Services PO Box 1374 Gibraltar

Alternative courses of action

If IDT is unable to resolve your complaint and you remain unhappy, you can also complain directly to the Gibraltar Financial Services Commission here:

- Email: complaints@gfsc.gi
- Phone: +350 200 40283
- Post: The Gibraltar Financial Services Commission, PO Box 940, Suite 3-Ground Floor, Atlantic Suites, Eurosport Avenue, Gibraltar
- Visit their website: www.fsc.gi.

Bondsmith savings for UK Customers

Complaints surrounding our interest savings product, please contact us through:

- Email: savings@cluberlyapp.com
- Post: Interest Savings Complaints, North Lodge, Hawkesyard, Armitage Lane, Rugeley, WS15 1PS.

Cluberly App Ltd or Bondsmith will confirm receipt of your complaint within five working days. Both parties will aim to resolve the matter within 15 days, although this may take longer if the issue is complex.

You will receive an update on your complaint within four weeks of it being lodged.

A Final Response letter will be sent by Cluberly App Ltd or Bondsmith within eight weeks of the original complaint. If you remain unhappy with the outcome, you may escalate the matter to the Financial Ombudsman Service, an independent and free body that helps settle disputes between consumers and businesses.

In our Final Response letter, we will confirm that you are eligible to refer your complaint to the Financial Ombudsman Service. If you choose to do so, you must contact them within six months of the date of our letter. You can contact the Financial Ombudsman Service through:

- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
  Phone: 0800 0 234 567 (Free from landlines) or 0300 123 9 123 (Charged at national rate)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: financial-ombudsman.org.uk

More information about the Financial Ombudsman can be found here: https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet

Bondsmith is a trading name of Bondsmith Savings Ltd. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011, Firm Reference 955601, for the issuing of electronic money.