

RCS COMPLAINTS HANDLING PROCESS

1. CONTEXT

We, RCS Cards (Pty) Ltd (“RCS”), an authorised Credit Provider in terms of the National Credit Act 37 of 2005 (“NCA”), with NCR registration no. NCRCP 38, and an authorised Financial Services Provider licensed in terms of the Financial Services Financial Advisory and Intermediary Services Act 37 of 2002 (“the FAIS Act”), as amended (licence number FSP no. 44481), are committed to giving an excellent service to you. We therefore treat any complaints that we may receive very seriously and aim to resolve these as expeditiously as possible.

As an authorised financial services and credit provider, we are required to have a complaints management framework in writing, which must be accessible to you.

2. COMMUNICATING WITH CUSTOMERS

We will always endeavor to provide you with clear and understandable information by using the appropriate means of communication (for example: statements of account, e-mail, website, sms messaging) so that you are always informed about your RCS product, as well as ways to lodge claims and complaints.

3. COMPLAINTS PROCESS

3.1. You may lodge your complaint directly with us as per the following details :

Liberty Grande Building, Corner of Voortrekker Road &
Vanguard Drive, Goodwood, 7460
P. O. Box 6020, Parow East 7501
Fax: (021) 597 4727
Tel : 0861 729 727
Email : Complaints@rcsgroup.co.za

3.2. For any insurance specific complaints, please lodge your complaint at :

Insurance Department
Liberty Grande Building, Corner of Voortrekker Road &
Vanguard Drive, Goodwood, 7460
P. O. Box 6020, Parow East 7501
Fax: (021) 597 4725 / 4744
Tel : 0861 729 727
E-mail: claims@rcsgroup.co.za

3.3. Upon receipt of your complaint, we will acknowledge receipt of the complaint, inform you that your complaint is being dealt with and provide feedback in a timely manner.



- 3.4. Our staff members are specifically trained to assist you with your complaint and will keep you updated on the progress of your complaint.
- 3.5. We will at all times endeavor to adhere to the timelines we have advised you of with regard to providing you with feedback on your complaint. We will immediately contact you if more time is required due to the complexity of your complaint.
- 3.6. When you lodge a complaint, you will be advised of the type of information that is required from you, expected turnaround times in relation to your complaint and any other relevant responsibilities that fall on us and/or on you
- 3.7 We will attempt to resolve the complaint as soon as possible, but in any event within 6 weeks of receipt of your complaint. In the event that that your complaint is not resolved within 6 weeks, you will be notified of the delay, the reason for such delay and the revised timeframe in which the complaint will be resolved. If the complaint is resolved in your favour, you will be notified thereof as soon as possible and an appropriate level of redress will be offered to you for your acceptance thereof
- 3.8 Should you not be satisfied with the outcome of your complaint, you may refer your complaint to the one of the below listed Ombudsman or the National Credit Regulator as per the below contact details :

For credit related complaints:

National Credit Regulator

127 15th Road, Randjespark, Johannesburg

Fax : 087 234 7789

Email : Complaints@ncr.org.za

Credit Ombudsman

P O Box 805, Pinegrove, 2123

Tel : 0861 66 2837

Email : ombud@creditombud.org.za

For insurance related complaints:

FAIS Ombudsman

Eastwood Office Park, Baobab House, Ground Floor, Lynnwood Ridge, 0081

P. O. Box 74571, Lynnwood Ridge 0040

Sharecall: 0860 324 766



Fax: (012) 348 3447

E-mail info@faisombud.co.za

The Long Term Insurance Ombudsman

Postal Address: Private Bag X45, Claremont, 7735

Tel: (021) 657 5000

Fax: (021) 674 0951

E-mail: info@ombud.co.za

Website: www.ombud.co.za