

## RCS COMPLAINTS HANDLING PROCESS

### 1. CONTEXT

We, RCS Cards (Pty) Ltd (“RCS”), an authorized Credit provider in terms of the National Credit Act 37 of 2005 (“NCA”), with NCR registration no NCRCP 38, and an authorized Financial Services Provider licensed in term of the Financial Services Financial Advisory and Intermediary Services Act 37 of 2002 (“the FAIS Act”), as amended (license 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 authorized 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, email, 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:

Mutualpark, Jan Smuts Drive  
Pinelands, Cape Town  
7405

Fax : (021) 597 4727  
Tel : 0861 729 727  
Email : [Complaints@rcsgroup.co.za](mailto:Complaints@rcsgroup.co.za)

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

Insurance Department  
Mutualpark, Jan Smuts Drive  
Pinelands, Cape Town  
7405

Fax : (021) 597 4725/ 4744  
Tel : 0861 729 727  
Email : [claims@rcsgroup.co.za](mailto:claims@rcsgroup.co.za)

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.

### 3.3 CREDIT OMBUDSMAN COMPLAINTS

- The Credit Ombud resolves complaints from consumers and businesses that are negatively impacted by credit bureau information or when a consumer has a dispute with a credit provider
- There are two different types of complaints, namely Credit Agreement complaints and Credit Bureau complaints
- A complaint will only be accepted if the consumer first lodged it with the relevant body or company or do not receive a response to their complaint within twenty (20) working days
- Any relevant documents that will assist must be sent when lodging your complaint
- Consumers can log their complaints with the Credit Ombud via the following channels:

#### **Contact Details:**

1. Phone - 0861 662 837
  2. SMS - "Help" to 44786
  3. Email - [Ombud@creditombud.org.za](mailto:Ombud@creditombud.org.za)
  4. Address - 110 Oxford Road, Houghton Estate, Johannesburg, 2198
- Complaints about credit agreements with any one of the registered banks must be referred to the Banking Ombud on [info@obssa.co.za](mailto:info@obssa.co.za) or call 0860 800 900.
  - You are entitled to one free copy of your credit bureau report, once a year, however the Credit Ombud cannot provide you with your credit bureau report. Contact the credit bureaus to obtain your credit bureau report
- 1) TransUnion : 0861 886 466
  - 2) Experian : 0861 105 665
  - 3) Compuscan : 0861 514 131
  - 4) XDS : 0860 937 000
  - 5) VeriCred : 087 150 3601
  - 6) TPN : 0861 876 000