

## 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 free of charge per the following channels:

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 attend to your complaint as soon as possible and aim to provide you with a response within 48 hours. Please note that our office hours are 08:00 - 17h30, Monday – Friday.

Depending on the nature of your complaint, it could take up to 10 working days to get your complaint resolved. Within this time period, we will:

- Contact you, via voice or email, to understand the nature of your complaint
- Provide you with a complaint reference number
- Notify you and keep you updated in terms of the action plan to resolve the complaint

### 3.3 NATIONAL FINANCIAL OMBUD SCHEME

Any consumer with a complaint about their financial services provider may approach the National Financial Ombud Scheme (NFO) for free assistance.

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 NFO via the following channels:

**Contact Details:**

Phone 0860 800 900

WhatsApp +27 (0) 66 473 0157

Email [info@nfosa.co.za](mailto:info@nfosa.co.za)

Address JHB Physical Address: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198  
CPT Physical Address: Claremont Central Building, 6th Floor, 6 Vineyard Road,  
Claremont, 7708

You are entitled to one free copy of your credit bureau report, once a year, the NFO 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