

Complaints

As a first point of contact we encourage you to approach your branch manager or consultant for assistance. Should the matter not be resolved to your satisfaction, you have a number of options available outlined below:

1. Please lodge your complaint in writing and submit it via one of the following:

Post: PO Box 2127, BROOKLYN SQUARE, 0075

E-mail: compliance@finbond.co.za

Fax: 012 460 7285 marked attention "Compliance"

Complaints regarding deposits:

- Please attach copies of relevant related information/documentation to the specific claim;
- Receipt of the complaint will be acknowledged in writing;
- The complaint will be forwarded to the relevant staff member depending on the type and seriousness of the complaint.
- Internal follow up procedures are in place to ensure avoidance of occurrences giving rise to complaints and for improving our services;
- You will be informed of the results of the investigation of the complaint within six (6) weeks of receipt of the complaint;
- If the complaint is not resolved within 6 weeks, you may refer the matter to the Ombudsman within six (6) months;
- Where a complaint has been resolved in your favour, a full redress will be offered to you without delay.

Complaints regarding credit:

- Please attach copies of relevant related information/documentation to the specific claim;
- Receipt of the complaint will be acknowledged in writing;
- The complaint will be forwarded to the General or Regional Manager for comment;
- Internal follow up procedures are in place to ensure avoidance of occurrences giving rise to complaints and for improving our services;
- You will be informed of the investigation of the complaint within 72 hours of receipt of the complaint;
- If you are dissatisfied or if the complaint is not resolved within 10 business days, you are advised to refer the matter to the Credit Ombud, the Financial Services Provider Ombud or the National Credit Regulator;
- Where a complaint has been resolved in your favour, a full redress will be offered to you without delay.

2. If you are not satisfied with the resolution of your complaint, you are entitled to approach and communicate with the Ombudsman for Banking Services

Ombudsman for Banking Service contact details:

Sharecall: 0860 800 900
Telephone: 011 712 1800
Fax: 011 483 3212
E-mail: info@obssa.co.za
Website: www.obssa.co.za
Physical Address: 1st Floor
Houghton Place
51 West Street
Houghton, Johannesburg
Postal Address: P O Box 87056
Houghton, Johannesburg
2041

Other Ombudsmen and Regulatory contact details:

FAIS Ombud

For resolution of disputes between financial services providers and their clients

Telephone: 012 470 9080
Fax: 012 348 3447
Email: info@faisombud.co.za
Website: www.faisombud.co.za
Physical Address: Eastwood Office Park
Boabab House
Cnr. Lynnwood Road & Jacobson Drive
Lynnwood Ridge, Pretoria
Postal Address: P O Box 74571
Lynnwood Ridge, 0040

Financial Service Board (FSB)

- *Consumer Education*
- *FAIS*
- *Short Term Insurance*

Telephone: 0800 202 087
Fax: 012 347 0221
Email: info@fsb.co.za
Website: www.fsb.co.za
Physical Address: Riverwalk Office Park
41 Matroosberg Road
Ashlea Gardens Ext 6
Menlo Park, Pretoria
Postal Address: P O Box 35655
Menlo Park, 0102

The National Credit Regulator

Complaints relating to credit agreements

Telephone: 0860 627 627
Fax: 011 554 2600
Email: complaints@ncr.org.za
Website: www.ncr.org.za
Physical Address: 127 15th Road
Randjespark, Midrand
Postal Address: P O Box 209
Halfway House, 1685

National Consumer Commission

Complaints relating to contraventions of the Consumer Protection Act, 68 of 2008

Toll Share: 012 940 4450
Fax: 0861 515 259
Email: complaints@thencc.org.za
Physical Address: Berkley Office Park
08 Bauhinia Street
Highveld Techno Park
Centurion
Postal Address: P O Box 30251
Sunnyside, 0132

Credit Ombud

Enforcing fairness in credit and credit bureaux matters

Toll Share number: 0861 662 837
Fax number: 086 683 4644
Email: ombud@creditombud.org.za
Website: www.creditombud.org.za
Physical Address: Fernridge Office Park
5 Hunter Street
Ferndale, Randburg