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Should you have a complaint relating to a credit matter or stakeholder, or an insurance product linked to a credit product, you should first contact the stakeholder directly via e-mail or telephonically. If still unsatisfied, take it further.

If you have attempted to resolve a complaint with your credit provider, insurance company, debt counsellor, credit bureau or payment distribution agent and you are still unhappy with the outcome, you have the right to escalate the matter to a higher authority. You need to ensure that you take the matter to the relevant industry stakeholder.

	How they can help you	Contact details	What they do
National Credit Regulator (NCR)	<p>If you have a query or complaint about <b>any credit-related matter</b>, you can contact the NCR. A complaint can be lodged at any time if the services of a credit provider, credit bureau, debt counsellor, payment distribution agent or alternative dispute resolution agent are unsatisfactory or in breach of the National Credit Act (NCA).</p> <p>For example, if your house is attached to pay for debt and you did not receive any correspondence from the credit provider informing you of such, you can ask the NCR to investigate. If they find the complaint to be valid, they will refer the matter to the National Consumer Tribunal.</p>	<p> <b>Telephone</b> 011 554 2600</p> <p> <b>Sharecall</b> 0860 627 627</p> <p> <b>Email</b> complaints@ncr.org.za</p> <p> <b>Website</b> www.ncr.org.za</p>	<p>The NCR was established under the NCA, No. 34 of 2005, and is responsible for the regulation of the credit industry in South Africa. It falls under the Department of Trade and Industry (dti).</p> <p>It enforces the NCA; registers credit providers, credit bureaus, debt counsellors, payment distribution agents or alternative dispute resolution agents; and ensures compliance with the NCA.</p>
Credit Ombud	<p>If you applied for credit and you were declined because of incorrect credit information listed on your credit profile, you can complain to the Credit Ombud.</p> <p>If you have a complaint about a <b>non-bank credit provider</b> (for example because of an incorrect balance, interest or fees charged) that has not been resolved, the Credit Ombud will try to assist you. Complaints about a credit agreement with a bank must be addressed to the Ombudsman for Banking Services.</p>	<p> <b>Telephone</b> 0861 662 837</p> <p> <b>Facsimile</b> 086 683 4644</p> <p> <b>Email</b> ombud@creditombud.org.za</p> <p> <b>Website</b> www.creditombud.org.za</p>	<p>The Credit Ombud is an independent and impartial body set up to resolve complaints between consumers and credit providers, credit bureaus, debt counsellors and payment distribution agents.</p> <p>It reports to the Credit Ombud Council.</p>

	How they can help you	Contact details	What they do
Ombudsman for Banking Services	<p>If you have lodged a <b>complaint with your bank</b> and you are not happy with the outcome, or you do not get a response within 20 days, you can approach the Ombudsman for Banking Services for assistance.</p> <p>Examples of issues the Ombudsman can help you with include maladministration, transaction errors, negligence, breach of contract and fraud.</p>	<p> <b>Telephone</b> 011 712 1800</p> <p> <b>Facsimile</b> 011 483 3212</p> <p> <b>Sharecall</b> 0860 800 900</p> <p> <b>Email</b> info@obssa.co.za</p> <p> <b>Website</b> www.obssa.co.za</p>	<p>The Ombudsman manages the relationship between the banks and their customers under the Code of Banking Practice.</p>
Financial Advisory and Intermediary Services (FAIS) Ombudsman	<p>If you have a complaint against a <b>financial services provider</b>, you can approach the FAIS Ombudsman. This could be if you feel the provider acted negligently, has not complied with the FAIS Act or has treated you unfairly.</p> <p>An example would be if you felt that the provider invested your money in an ill-fated scheme, which resulted in you losing your money. Another might be if a life claim was rejected. You could then ask the FAIS Ombudsman to investigate.</p>	<p> <b>Telephone</b> 012 762 5000</p> <p> <b>Facsimile</b> 086 764 1422</p> <p> <b>Email</b> info@faisombud.co.za</p> <p> <b>Website</b> www.faisombud.co.za</p>	<p>The FAIS Ombudsman was established under the FAIS Act, No. 37 of 2002, and its role is to resolve disputes between financial services providers and their clients.</p>
Ombudsman for Short-term Insurance	<p>The Ombudsman for Short-term Insurance can assist you with any issues you may have with regard to the following <b>short-term insurance products</b>:</p> <ul style="list-style-type: none"> <li>■ Motor vehicle</li> <li>■ House owners (buildings)</li> <li>■ Householders (contents)</li> <li>■ Cell phone</li> <li>■ Travel</li> <li>■ Commercial insurance on a limited basis</li> </ul> <p>You will also contact this Ombudsman should you have any complaints about your credit protection or product.</p>	<p> <b>Telephone</b> 011 726 8900</p> <p> <b>Facsimile</b> 011 726 5501</p> <p> <b>Sharecall</b> 0860 726 890</p> <p> <b>Email</b> info@osti.co.za</p> <p> <b>Website</b> www.osti.co.za</p>	<p>The Ombudsman was established in August 1989, and it provides consumers with a free dispute-resolution mechanism for short-term insurance issues.</p> <p>The Office has been granted recognition in terms of the provisions of the Financial Services Ombud Schemes Act.</p>

	How they can help you	Contact details	What they do
<b>Ombudsman for Long-term Insurance</b>	<p>You can complain to this Ombudsman about marketing, the entering into of <b>long-term insurance contracts</b>, and the administration of the contract.</p> <p>A time you might contact the Ombudsman would be, for example, if you submitted a claim to your insurance company and you feel your claim was unfairly rejected. You can then appeal to the Ombudsman to investigate. Obviously, you would only do so after first trying to resolve the matter with the insurer directly.</p>	<p> <b>Telephone</b> 021 657 5000 / 0860 103 236</p> <p> <b>Facsimile</b> 021 674 0951</p> <p> <b>Sharecall</b> 0860 662 837</p> <p> <b>Email</b> info@ombud.co.za</p> <p> <b>Website</b> www.ombud.co.za</p>	<p>The Office for the Ombudsman for Long-term Insurance was established in 1985 in order to resolve disputes between long-term insurance suppliers and consumers as policy holders.</p>
<b>South African Fraud Prevention Service</b>	<p>You can contact the South African Fraud Prevention Service (SAFPS) to register any lost or stolen identity documents, driver's license or other documents. This is then added to the Shamwari Database.</p> <p>This will help protect you against any <b>possible identity theft or impersonation</b>, as many organisations have access to this database.</p>	<p> <b>Telephone</b> 011 867 2234</p> <p> <b>Facsimile</b> 011 867 2315</p> <p> <b>Sharecall</b> 0860 101 248</p> <p> <b>Email</b> safps@safps.org.za</p> <p> <b>Website</b> www.safps.org.za</p>	<p>This is a South African Section 21 company that combats fraud through creating a shared database to help protect consumers from impersonation and identity theft.</p> <p>It also aims to provide fraud-prevention data-sharing services between organisations in the banking, retail, financial services, telecommunications, motor vehicle finance and insurance industries.</p>
<b>National Consumer Commission (NCC)</b>	<p>You can approach the NCC only if you have attempted to resolve the <b>issue with the supplier</b>, or through the Provincial Consumer Protection Authority in your province or the relevant industry ombudsman. Its role is merely to investigate the complaint.</p> <p>An example of a matter the NCC might investigate is if you buy a second-hand car from a dealership and it has defects that the dealer did not disclose to you; or if you decided to cancel your cell phone contract and the provider tells you that you are not allowed to cancel, or that you have to pay the full amount of the contract.</p>	<p> <b>Telephone</b> 012 761 3200</p> <p> <b>Facsimile</b> 086 758 4990</p> <p> <b>Email</b> complaints@thncc.org.za</p> <p> <b>Website</b> www.nccsa.org.za</p>	<p>The NCC was established by the Consumer Protection Act (CPA), No. 68 of 2008, and reports to the dti.</p> <p>The NCC enforces the CPA, which seeks to promote a fair, accessible and sustainable marketplace for consumer products and services and to establish national norms and standards relating to consumer protection throughout South Africa.</p>

**Speak to your credit provider if you need any further information or assistance.**



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