



COMPLAINTS POLICY

This complaints policy ensures that the rights of consumers are protected under the National Credit Act and that complaints are handled in a fair, transparent, and efficient manner.

Purpose

This policy outlines the procedure for handling complaints from consumers regarding credit agreements, in compliance with the National Credit Act, 2005 (NCA) and the National Credit Regulations.

Scope

This policy applies to all customers who have a complaint related to their credit agreements with Tru Finance It also applies to all employees involved in the management and resolution of complaints.

Definitions

Complainant: A consumer who has lodged a complaint regarding a credit agreement.

Complaint: Any expression of dissatisfaction by a consumer relating to a credit agreement, service, or any aspect of the credit provider's conduct.

1. PRINCIPLES

The complaint-handling process shall be:

Transparent: Consumers will be informed of the complaint process and their rights.

Accessible: The process will be easy to access and understand.

Responsive: Complaints will be handled promptly and efficiently.

Confidential: The privacy of the complainant will be respected at all times.

2. COMPLAINTS PROCESS

2.1 Lodging a Complaint

Complaints may be lodged verbally or in writing through the company's customer service channels.

The complainant must provide:

- Full name and contact details.
- A description of the complaint.
- Copies of any relevant documentation.

2.2 Acknowledgment of Complaint

- The complaint will be acknowledged within 48 hours of receipt.
- The complainant will be informed of the process and estimated timeline for resolution.
- The FAIS Ombud has jurisdiction only after we have been afforded a 6-week period within which to address your complaint. The FAIS Ombud will not adjudicate in matters in excess of R3 500 000.



2.3 Investigation and Resolution

- The complaint will be thoroughly investigated by the designated complaints officer.
- The officer may request additional information or documentation from the complainant.
- A resolution or decision will be provided to the complainant within 20 business days of the complaint being acknowledged.

2.4 Notification of Outcome

- The complainant will be notified in writing of the outcome of the investigation.
- If the complaint is upheld, appropriate corrective actions will be taken.
- If the complainant is dissatisfied with the outcome, they may escalate the complaint to the National Credit Regulator (NCR) or to the National Financial Ombud Scheme (NFOSA).

2.5 Record Keeping

- All complaints and related documentation will be recorded and retained for a period of five years.
- Records will include the nature of the complaint, actions taken, and the resolution provided.

3. CONSUMER RIGHTS

Consumers have the right to:

- Receive fair treatment and have their complaints handled with respect.
- Be informed of their rights under the NCA and this policy.
- Escalate unresolved complaints to the NCR or NFOSA.

4. TRAINING

- All employees will receive training on the complaints policy and the requirements of the National Credit Act.
- Regular refreshers and updates will be provided to ensure compliance.

5. REVIEW OF POLICY

- This policy will be reviewed annually to ensure its effectiveness and alignment with current regulations.
- Updates will be made as necessary to comply with changes in the law or company practices.

6. CONTACT INFORMATION

For any complaints or queries, consumers may contact:



Customer Service Department:

- **Contact Person: Hennie Grobler**
- **Website: www.resetolutions.co.za**
- **Telephone: 087 138 8460**
- **Email: customercare@resetolutions.co.za**



National Credit Regulator:

- **Website:** www.ncr.org.za
- **Telephone:** 0860 627 627 / 011 554 2700
- **Email:** complaints@ncr.org.za

National financial ombud scheme (Long-term & Short-term and Credit Ombud)

- **Address:** Cape Town: Claremont Central Building 6th Floor, 6 Vineyard Road, Claremont, Western Cape, 7700.
- **Address:** Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198
- **Telephone:** 0860 800 900
- **Whats app:** 066 473 0157
- **E-Mail:** info@nfosa.co.za