Complaints Policy

Fair, Prompt and Free-of-Charge Resolution of Client Complaints

Reset Solutions (Pty) Ltd | Registration No. 2015/095722/07

Authorised Financial Services Provider — FSP No. 53772
Registered Credit Provider — NCRCP 18699

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1. Introduction and Commitment

Reset Solutions (Pty) Ltd, registration number 2015/095722/07 (formerly Reset Technology Solutions (Pty) Ltd), trading as "Reset Solutions" ("Reset", "the Company"), is committed to treating clients fairly and to resolving complaints promptly, fairly, consistently and free of charge. This Complaints Policy sets out how a client, prospective client or authorised representative may lodge a complaint, and how Reset investigates, responds to and records complaints.

2. Legislative and Regulatory Framework

This Policy gives effect to the complaints management requirements of:

- The National Credit Act 34 of 2005, including section 134 (which entitles a consumer to file a complaint with the National Credit Regulator or approach a debt counsellor, consumer court or ombud) and the general fair-dealing obligations of the Act;
- The Financial Advisory and Intermediary Services Act 37 of 2002, read with sections 16 to 19 of the General Code of Conduct for Authorised Financial Services Providers and Representatives, which prescribe internal complaint-resolution systems and procedures;
- The Financial Sector Regulation Act 9 of 2017, and the FSCA's Complaints Management Framework and continuous complaints-reporting requirements applicable to authorised financial services providers;
- The Consumer Protection Act 68 of 2008, insofar as it grants consumers a right to fair, reasonable and honest dealing and access to redress;
- The Protection of Personal Information Act 4 of 2013 ("POPIA"), which governs how personal information submitted as part of a complaint is collected, used and safeguarded; and
- The direction set by the pending Conduct of Financial Institutions (COFI) Bill, which will place complaints-handling standards on a consolidated statutory footing, and to which Reset's complaints framework is aligned in anticipation of commencement.

3. What Is a Complaint

A complaint is any expression of dissatisfaction by a client, prospective client or their lawfully authorised representative, relating to a credit agreement, a financial service, a product, Reset's staff, Reset's processes, or the handling of personal information, whether or not it is submitted in writing, and includes an allegation that:

- Reset has contravened or failed to comply with a law, agreement or policy;
- Reset's maladministration, or wilful or negligent conduct, has caused the complainant harm, prejudice, distress or financial loss; or
- Reset has treated the complainant unfairly.

A general enquiry, request for information, or standard service request is not, of itself, a complaint, but will be treated and logged as a complaint if the client expresses dissatisfaction with the outcome or handling of that enquiry or request.

4. How to Lodge a Complaint

A complaint may be lodged, free of charge, through any of the following channels:

Channel	Detail
Email	info@resetsolutions.co.za
Telephone	087 138 8460
In writing / in person	Block B, Lombardy Corporate Park, Shere AH, Pretoria, Gauteng, 0081
Postal	PostNet Suite 124, Private Bag X025, Lynnwood Ridge, Pretoria, Gauteng, 0040

To assist Reset in resolving a complaint efficiently, a client should provide: full names and identity number; the relevant account, loan or application reference number; contact details; a clear description of the complaint and the outcome sought; and copies of any supporting documents. A complaint may be lodged on a client's behalf by a duly authorised representative. Lodging a complaint will never prejudice a client's relationship with Reset, and no fee is charged for lodging or investigating a complaint.

5. Acknowledgement, Investigation and Turnaround Times

1. Every complaint is logged in Reset's Complaints Register on the day of receipt, or the next business day if received after hours.
2. A written acknowledgement of receipt is sent to the complainant within two (2) business days, confirming the reference number allocated and the expected timeframe for resolution.
3. Reset aims to investigate and resolve every complaint within fifteen (15) business days of receipt. Where a complaint is complex and cannot reasonably be resolved within this period, the complainant is informed in writing of the reasons for the delay and the revised expected resolution date.
4. The investigation is conducted by, or under the supervision of, a person who was not directly involved in the conduct complained of, so as to ensure an objective assessment.
5. On conclusion of the investigation, Reset provides the complainant with a written outcome, including the reasons for the decision, any remedial action to be taken, and information on further escalation rights.

6. Escalation Within Reset

If a complainant is not satisfied with the outcome of the initial investigation, the complaint may be escalated in writing to the Head of Compliance for independent internal review. The Head of Compliance will reassess the complaint and communicate a final internal decision within ten (10) business days of escalation.

7. External Escalation and Regulatory Bodies

If a complaint remains unresolved to the complainant's satisfaction after Reset's internal process has been exhausted, or if the complainant wishes to approach an external body directly, the complainant may escalate the matter to any of the following bodies, depending on the nature of the complaint:

Body	Jurisdiction	Contact
Financial Sector Conduct Authority (FSCA)	Conduct of authorised FSPs	www.fsca.co.za | 0800 110 443
National Credit Regulator (NCR)	Credit agreements and reckless lending	www.ncr.org.za | 0860 627 627
FAIS Ombud	Financial advice and intermediary services disputes	www.faisombud.co.za | 012 470 9080
National Credit Ombud	Credit-related disputes	www.creditombud.org.za | 0861 662 837
Information Regulator (South Africa)	POPIA / personal information complaints	www.inforegulator.org.za | 012 406 4818
National Consumer Tribunal / Consumer Court	Consumer Protection Act matters	www.thenct.org.za

8. Complaints Register and Reporting

Reset maintains a central Complaints Register recording, for every complaint, the date received, the nature of the complaint, the channel used, the investigating officer, the outcome, the resolution date, and any root cause identified. The Head of Compliance reports complaint trends and root-cause findings to the Board at least quarterly, and complies with the FSCA's applicable complaints-reporting requirements for authorised financial services providers.

9. Root Cause Analysis and Continuous Improvement

Where recurring themes are identified in the Complaints Register, the Head of Compliance conducts a root-cause analysis and recommends corrective action, which may include changes to product design, staff training, system configuration or process design, so as to prevent recurrence and to give effect to the Treating Customers Fairly outcomes set out in Reset's TCF Policy.

10. Confidentiality and Protection of Personal Information

All personal information collected in the course of investigating a complaint is processed strictly in accordance with POPIA and is used only for the purpose of resolving the complaint, regulatory reporting, and quality assurance, and is retained only for as long as necessary for those purposes and in accordance with Reset's record retention obligations under the NCA and FICA.

11. Governance and Review

This Policy is owned by the Head of Compliance and approved by the Board. It is reviewed at least annually, and on any material change to the applicable legislative or regulatory framework, including the commencement of the COFI Bill and the group's transition to the Reset Solutions trading name.