

## **RCS COMPLAINTS HANDLING PROCESS**

### **1. CONTEXT**

We, RCS Cards (Pty) Ltd ("RCS"), an authorised Credit Provider in terms of the National Credit Act 37 of 2005 ("NCA"), with NCR registration no. NCRCP 38, and an authorised Financial Services Provider licensed in terms of the Financial Services Financial Advisory and Intermediary Services Act 37 of 2002 ("the FAIS Act"), as amended (licence 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 authorised 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, e-mail, 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 as per the following details :

Liberty Grande Building, Corner of Voortrekker Road &  
Vanguard Drive, Goodwood, 7460  
P. O. Box 6020, Parow East 7501  
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  
Liberty Grande Building, Corner of Voortrekker Road &  
Vanguard Drive, Goodwood, 7460  
P. O. Box 6020, Parow East 7501  
Fax: (021) 597 4725 / 4744  
Tel : 0861 729 727  
E-mail: [claims@rcsgroup.co.za](mailto:claims@rcsgroup.co.za)

3.3. Upon receipt of your complaint, we will acknowledge receipt of the complaint, inform you that your complaint is being dealt with and provide feedback in a timely manner.