

EXPLANATORY BROCHURE

Dear valued complainant,

As you have lodged a complaint with the Complaints Department of the National Credit Regulator, we would like to take this opportunity to advise you of the following important information to take note of:

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The functions provided for in the NCA and of which the Complaints Department is responsible to fulfill are, amongst others,

(a) To promote informal resolution of disputes arising in terms of the National Credit Act between consumers on the one hand and a credit provider, credit bureau, alternative dispute resolution agent, and / or debt counsellor.


(b) To receive and evaluate complaints concerning alleged contraventions of the NCA.


(c) To issue and enforce compliance notices.


(d) To negotiate and conclude undertakings.


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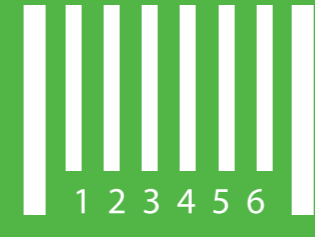
Please take note of the following stages of assessment of a complaint:



Stage 01
Complete and sign the required complaint form (Form 29);


Stage 02
Submit the complaint to complaints@ncr.org.za


Stage 03
The complaint will be acknowledged and assessed;


Stage 04
If it falls within NCR's mandate, it will be captured, given a reference number and allocated to an officer

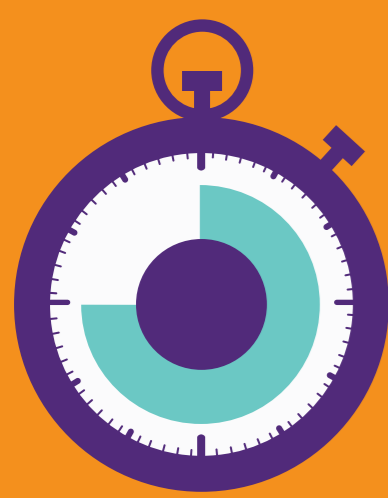

Stage 05
Officer investigates the complaint. This may require obtaining additional information from the complainant and/or the entity / individual being complained about


Stage 06
An outcome is arrived at based on the evidence available


Stage 07
Outcome communicated to complainant

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The Complaints Department aims to provide outstanding service in as transparent a manner as is appropriate having regard to the nature of the specific function. Although the Complaints Department aims to have your complaint speedily assessed and resolved, the time period within which this complaint is dealt with may differ depending on the nature and complexity of the complaint as well as the number of sources and stakeholders from which the Complaints Department may need to obtain the necessary information and documentation.



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In the event of you being dissatisfied with the quality and level of service delivery, please do not hesitate to contact our offices or escalate the matter to the Supervisor or the office Coordinator.

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Please also visit the website of the NCR at www.ncr.org.za regarding the structure of the NCR, other departments and their responsibilities as well as registers of registrants including debt counsellors, credit providers, credit bureaux and alternative dispute resolution agents.



the dti

Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

NCR
National Credit Regulator

For more information call 011 554 2600

www.ncr.org.za