



The Standard Bank Group Complaints Process

Step 1

If you are not satisfied with our service you can raise a complaint at your nearest branch/suite or with your relationship manager. They will give you a reference number and a timeline to resolve your complaint.

We will give you regular feedback until your complaint is resolved.

Step 2

If you are not satisfied with the outcome of the complaint, you can escalate it to the Complaints Resolution Centre (the Centre):

- a) Call them on 0860 101 101, or
- b) Send an email to complaintresolutionCentre@standardbank.co.za, or
- c) Send a fax to 086 581 8536 or +27 11 636 8860, or
- d) Click **here** to log the complaint on to our website

Please give the Centre the reference number you got from the branch/suite or your relationship manager and all relevant information about your complaint, including correspondence with the branch/suite or your relationship manager.

The Centre will:

- Acknowledge receipt of your complaint and give you a reference number within 24 hours after you have lodged the complaint by email, fax or the website.
- Allocate a case manager who will manage your complaint with the relevant business area or product supplier.
- Keep you updated on progress of our investigation.
- Resolve your complaint within eight working days. Your case manager will let you know if the Centre needs more time to investigate the matter.
- Notify you in writing of the outcome, using your preferred method of communication.

If we do not resolve your complaint, or if you are not satisfied with the outcome, you are welcome to make use of the services of the Ombudsmen mentioned below. This service is available at no cost to you to consider any complaint that we have not been able to resolve. You can also refer your complaint to the relevant regulator.

Step 3

You need to lodge a formal complaint with the relevant ombudsman or regulator. The ombudsmen and regulators require complaints to be lodged generally within four to six months after you have received an outcome from us. It is very important that you contact the

relevant ombudsman or regulator as soon as possible to find out their requirements and time periods within which you can lodge your complaint.

For your convenience, the details of the ombudsmen and regulators are given below.

a) **For complaints related to financial advice or intermediary services and products**

Ombudsman for the Financial Advisory and Intermediary Service Act (FAIS) (for advice/intermediary services related complaints):

Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road, corner Lynnwood Road and Sussex Avenue
Lynnwood

Tel: +27 12 762 5000 or +27 12 470 9080
Fax: +27 86 764 1422 or +27 12 348 3447
Email: info@faisombud.co.za
Website: www.faisombud.co.za

Ombudsman for short-term insurance (product related complaints):

Sunnyside Office Park
5th Floor, Building D
32 Princess of Wales Terrace
Parktown

PO Box 32334
Braamfontein
2017
Tel: +27 11 726-8900
Fax: +27 11 726-5501
Sharecall: 0860 726 890
Email: info@osti.co.za

Ombudsman for long-term insurance (product related complaints):

3rd Floor, Sunclare Building
21 Dreyer Street
Claremont
Cape Town
7700

Private Bag X45
Claremont
Cape Town
7735

Tel: +27 21 657 5000/0860 103 236
Fax: +27 21 674 0951
Sharecall: 0860 622 837
Email: info@ombud.co.za

The Financial Services Board (Regulator for financial services)

Riverwalk Office Park, Block B
41 Matroosberg Road, corner Garsfontein and Matroosberg Road
Ashlea Gardens, Extension 6
Menlo Park
Pretoria
South Africa
0081

PO Box 35655
Menlo Park
0102

Contact centre : 0800 11 0443 or 0800 20 2087
Switchboard: +27 12 428 8000
Fax: +27 12 346 6941
Email: info@fsb.co.za
FSB Fraud and Ethics Hotline: 0800 31 3626
Email top offs: fsb@tip-off.com
Website: www.fsb.co.za

b) For banking product complaints

Ombudsman for Banking Services

1st floor
Houghton Place
51 West Street
Houghton
Johannesburg

The Ombudsman for Banking Services
PO Box 87056
Houghton
2041
South Africa

Tel : +27 11 712 1800
Fax : +27 11 483 3212
Sharecall : 0860 800 900
Email : info@obssa.co.za
website: www.obssa.co.za

c) For credit product complaints

The Credit Ombudsman

Fernridge Office Park
5 Hunter Street
Ferndale
Randburg
PO Box 805

Pinegowrie 2123

Call centre: 0861 OMBUDS (0861 662 8370)

Fax: 0860683 4644

Email: ombud@creditombud.org.za

The National Credit Regulator (Regulator for credit product related matters)

127 - 15th Road

Randjespark

Midrand

Tel: +27 11 554 2600

Toll Share: 0860 627 627 / 0860 NCR

If you want to lodge a complaint or if you have any queries, please send your email to complaints@ncr.org.za. For complaints about debt counselling email dccomplaints@ncr.org.za.

d) For other consumer-type product complaints

The National Consumer Commission (body put in place under the Consumer Protection Act)

The National Consumer Commission

Berkely Office Park

8 Bauhinia Road

Technopark

Centurion

Tel: +27 12 761 3000 /3400

Toll free: 0860 00 3600

Fax: 086 758 4990

Email: complaints@thencc.org.za