

# 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 [complaints.resolutionCentre@standardbank.co.za](mailto:complaints.resolutionCentre@standardbank.co.za)

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 Ombuds 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 Ombuds 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 Ombuds and regulators are given below.

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

Ombudsman for the Financial Advisory and Intermediary Service Act (FAIS Ombud)  
(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](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://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](mailto:info@osti.co.za)

Ombudsman for Long-Term Insurance (product related complaints):

3<sup>rd</sup> 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](mailto: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](mailto:info@fsb.co.za)  
FSB Fraud and Ethics Hotline: 0800 31 3626  
Email top offs: [fsb@tip-off.com](mailto:fsb@tip-off.com)  
Website: [www.fsb.co.za](http://www.fsb.co.za)

**b) For banking related complaints**

Ombudsman for Banking Services (all banking and banking credit related complaints):

34 & 36 Fricker Road  
Ground Floor  
34 Fricker Road  
Illovo  
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](mailto:info@obssa.co.za)  
website: [www.obssa.co.za](http://www.obssa.co.za)

**c) For credit related complaints**

The Credit Ombudsman (credit information complaints i.e. credit bureau information and listings):

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](mailto:ombud@creditombud.org.za)

The National Credit Regulator (regulator for credit 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](mailto:complaints@ncr.org.za). For complaints about debt counselling email [dccomplaints@ncr.org.za](mailto:dccomplaints@ncr.org.za).

**d) For other consumer-type 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](mailto:complaints@thencc.org.za)