

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: complaint.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 Ombud 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) FAIS Ombud (advice/intermediary services or product related complaints):

Kasteel Park Office Park,
Orange Building, 2nd Floor,
c/o Nossob & Jochemus Street,
Erasmus Kloof,
Pretoria, 0048

P.O Box 74571
Lynnwood Ridge
0040

Tel: +27 12 762 5000 /+27 12 470 9080
Fax: +27 86 764 1422 /+27 12 348 3447 /+27 12 470 9097
Email: info@faisombud.co.za
Enquiries on status of complaints: enquiries@faisombud.co.za
Website: www.faisombud.co.za

b) Ombudsman for Short-Term Insurance (product related complaints):

1 Sturdee Avenue,
1st Floor, Block A,
Rosebank,
Johannesburg, 2196

PO Box 32334
Braamfontein
2017

Tel: +27 11 726-8900
Fax: +27 11 726-5501
Sharecall: 0860 726 890
Email: info@osti.co.za
Website: www.osti.co.za

c) 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
Share call: 0860 103 236
Email: info@ombud.co.za
Website: www.ombud.co.za

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

Ground Floor
34 & 36 Fricker Road
Illovo
Johannesburg, 2041

PO Box 87056
Houghton
2041

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

e) 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 662 837
SMS: "help" to 44786
Fax: 086 674 7414
Email: ombud@creditombud.org.za
Website: www.creditombud.org.za

f) The National Consumer Commission (body in place under the Consumer Protection Act for other consumer-type complaints):

The National Consumer Commission
Berkely Office Park
8 Bauhinia Road
Technopark
Centurion

Tel: +27 12 428 7000
Website: www.thencc.gov.za

g) Financial Sector Conduct Authority (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 20 3722
Switchboard: +27 12 428 8000
Fax: +27 12 346 6941
Email: info@fsca.co.za
FSB Fraud and Ethics Hotline: 0800 20 3722
Email top offs: fsca@whistleblowing.co.za
Website: www.fsca.co.za

h) The National Credit Regulator (Regulator for credit related matters):

127 - 15th Road
Randjespark
Midrand

Tel: +27 11 554 2700
Call Centre: 0860 627 627
Email: complaints@ncr.org.za (complaints and queries)
Email: dccomplaints@ncr.org.za (Debt counselling complaints)
Website: www.ncr.org.za