

Ubank cares about delivering on our Customer Promise of UPLIFTING U TO ACHIEVE FINANCIAL SUCCESS. If we have not delivered on our promise and you have a complaint, follow the options below:



OPTION 1: LAY A FORMAL COMPLAINT AT THE BRANCH – with the **branch manager** or **consultant**. They will immediately log your confidential complaint and give you a **reference number**.

OR



OPTION 2: LAY A FORMAL COMPLAINT AT THE CALL CENTRE – Contact the **Ubank Call Centre** directly by **telephone**, **email** or via the **website**. The call centre agent will record your complaint and give you a **reference number**.

Talk to the branch/Call Centre about your complaint. You will receive a reference number which will allow you to get an update on your complaint at any time. Your complaint will be investigated in terms of the Bank's Terms and Conditions, the Code of Banking Practice and all other regulatory requirements.

Should you want an update on your Complaint at any stage, please feel free to ring the **Call Centre** and give the agent your **reference number**. Even if you are not satisfied with how the **branch managed** your complaint, feel free to escalate it to the **Call Centre**. After having followed these options your complaint should have been resolved. If not, you can contact Customer Service who will follow up and resolve your complaint.

Important contact information to note when lodging your complaint:

- **Ubank Call Centre:** 086000 8322
- **Ubank Call Centre email address:** callcenter@ubank.co.za
- **Ubank Customer Service email address:** CustomerCare@ubank.co.za
- **Ubank website:** www.ubank.co.za

CONTACTING THE OMBUDSMAN FOR BANKING SERVICES

If you have followed **all** of the above and are still not satisfied with the final response from Ubank, you have the right to contact the Ombudsman for Banking Services or the National Credit Regulator (NCR). In order to do so, you will need a letter from the Bank on the final resolution before you register your complaint with them.



Talk to Us

The Ombudsman for Banking Services provides SA banking customers with a free, impartial and informal dispute resolution service and can be contacted on:

- **Sharecall:** 0860 800 900
- **Telephone:** 011 712 1800
- **Fax:** 011 483 3212
- **E-mail:** info@obssa.co.za
- **Website:** www.obssa.co.za

The National Credit Regulator - Complaints relating to credit agreements

- **Telephone number:** 0860 627 627
- **Fax number:** 011 554 2600
- **Email:** complaints@ncr.org.za
- **Website:** www.ncr.org.za