

Complaints Policy and Process

Reset Direct (Pty) Ltd · Registration number 2017/085300/07 · NCRCP 9773 · RD-POL-03 version 1.0 · Effective 10 September 2026

In summary

If you are unhappy with anything we have done, tell us. It costs you nothing and you do not need a lawyer.

We will acknowledge your complaint within 2 business days and give you a final written response within 15 business days. If the matter is complex we will tell you, and we will not take longer than 20 business days without explaining why.

If we cannot resolve it, you may take the matter free of charge to the National Financial Ombud Scheme, to the National Credit Regulator, or to the Information Regulator, depending on what the complaint is about. Section 9 tells you who to approach and how.

1. Purpose and scope

- 1.1 This policy sets out how Reset Direct (Pty) Ltd receives, records, investigates and resolves complaints, and how a complainant may escalate a matter that we have been unable to resolve.
- 1.2 It applies to complaints from applicants, clients, former clients, and any person acting on their behalf, about any product, service, agent, employee or process of the Company, and to complaints referred to us by a regulator, an ombud scheme, an employer or a third party.
- 1.3 It is written to give effect to the National Credit Act 34 of 2005 and its Regulations, the Consumer Protection Act 68 of 2008, the Protection of Personal Information Act 4 of 2013, the Rules of the National Financial Ombud Scheme South Africa, and the Treating Customers Fairly outcomes published by the Financial Sector Conduct Authority.
- 1.4 It does not replace any right a consumer has under the National Credit Act, including the right to approach the National Credit Regulator or the National Consumer Tribunal directly.

2. Our commitment

We treat a complaint as information about how we are performing, not as an inconvenience. We commit to the following.

- Complaining is free. We will never charge you for lodging or pursuing a complaint.
- You will not be prejudiced for complaining. No account will be treated differently, and no agent or employee may discourage you from complaining.
- We will deal with you courteously and in plain language, and in an official language you are comfortable with wherever we reasonably can.
- A complaint is investigated by someone other than the person whose conduct is complained about.
- Where we have got something wrong, we say so, we put it right, and we fix the cause.
- Where we cannot agree with you, we explain our reasons in writing and tell you where to take the matter next.

3. What counts as a complaint

- 3.1 A complaint is any expression of dissatisfaction, whether justified or not, made to us about our products, our services, our staff, our agents or our handling of your information, where you expect a response or a resolution.
- 3.2 A complaint does not have to use the word complaint, and it does not have to be in writing. If a client tells any of our people that they are unhappy, that is a complaint and it must be logged.
- 3.3 A general enquiry, a request for a statement or a settlement quotation, or a routine service request is not a complaint, unless the client is dissatisfied with how it was handled.
- 3.4 The following are always treated as complaints and are escalated to the Compliance Department on the day they are received: allegations of reckless lending; allegations that a disclosure was not made or was incorrect; allegations of fraud, forgery or identity theft; allegations that a fee was demanded to speed up an application; allegations that a deduction was taken without a valid mandate; and any complaint referred by a regulator or an ombud scheme.

4. How to lodge a complaint with us

Channel	Details
Email	info@resetdirect.co.za
Telephone	+27 87 138 9984 — ask for the Complaints Officer
Website	www.resetdirect.co.za — complaints form
Post	PostNet Suite 124, Private Bag X25, Lynnwood Ridge, Pretoria, 0040
In person	Block B, Lombardy Corporate Park, Cnr Cole and Graham Roads, Shere AH, Pretoria, Gauteng, 0081, during ordinary business hours

To help us deal with the matter quickly, please give us:

- your full name, identity number and account or reference number;
- a contact number and an email or postal address;
- what happened, when it happened, and who you dealt with;
- what you would like us to do about it; and
- copies of any documents that support the complaint.

If someone is complaining on your behalf, we will need your written authority before we may discuss your account with them. This protects your personal information.

5. How we handle your complaint

Step	What happens	Timeframe
1. Logged	The complaint is recorded in the complaints register with a unique reference number, the date received, the channel, the category and the person allocated to it.	Same business day
2. Acknowledged	We send you written acknowledgement with your reference number, the name and contact details of the person handling the matter, and what we expect to need from you.	Within 2 business days
3. Allocated	The complaint is allocated to a person independent of the conduct complained about. Complaints in the categories listed in clause 3.4 go to the Compliance Department.	Within 2 business days
4. Investigated	We obtain the file, the system records and any call recordings, we interview the people involved, and we assess the matter against the agreement, our procedures and the law.	Ongoing
5. Kept informed	If we cannot resolve the matter quickly we update you, and we continue to update you at intervals of no more than 10 business days until it is closed.	Every 10 business days
6. Final response	We give you a written outcome: what we found, why, what we are doing about it, and what you can do if you disagree with us.	Within 15 business days
7. Complex matters	Where the matter cannot be resolved in 15 business days, we write to you before that period expires, explain why, and give you a revised date. We do not exceed 20 business days without your agreement.	Not more than 20 business days
8. Closed and reviewed	The outcome, the root cause and any corrective action are recorded. Trends are reported to management and to the Compliance Department.	On closure

Business days exclude Saturdays, Sundays and public holidays. Where a complaint requires information from a third party — for example an employer, a payroll administrator, a bank, an insurer or another credit provider — we will tell you, because that will usually affect the timeframe.

6. If you are not satisfied with our response

- 6.1 If you are not satisfied with the outcome, tell the person who signed the final response and ask for the matter to be escalated. It will be reviewed by the Complaints Officer and, if still unresolved, by the Head of Compliance.
- 6.2 Internal escalation does not affect your right to approach an external body at any time, and it does not extend any time limit that an external body applies.

Level	Who	When
1	The consultant or team leader handling your account	First contact
2	The Complaints Officer, at info@resetdirect.co.za or +27 87 138 9984	If unresolved after the final response
3	The Head of Compliance, at info@resetdirect.co.za	Final internal review

7. Vulnerable complainants

We identify and record where a complainant may be vulnerable — for example because of age, ill health, disability, literacy, bereavement, or acute financial distress — and we adjust how we deal with the matter accordingly. That may mean giving more time, communicating differently, speaking to a nominated representative, or prioritising the complaint. If any of this applies to you, please tell us and we will make the arrangements.

8. Complaints about your personal information

If your complaint is about how we have collected, used, shared or secured your personal information, about a request to access or correct it, or about direct marketing, please send it to info@resetdirect.co.za, marked for the attention of the Information Officer, Chris de Kock. Our Privacy Policy and PAIA Manual explain your rights and the processes that apply. You may also complain to the Information Regulator, whose details appear below.

9. External bodies you may approach

If we have not resolved your complaint to your satisfaction, you may take it to one of the following, free of charge. You do not need our permission and you do not need a lawyer.

9.1 National Financial Ombud Scheme South Africa — Credit Division

The NFO resolves complaints by consumers against banks, credit providers and insurers. It began operating on 1 March 2024 and replaced the Credit Ombud, the Ombudsman for Banking Services, the Ombudsman for Long-term Insurance and the Ombudsman for Short-term Insurance, which are now its divisions. It is recognised by the Ombud Council as an industry ombud scheme under reference OC/001/24. The NFO asks that you lodge your complaint with us first and give us an opportunity to resolve it — in practice 20 business days — before you open a case.

Johannesburg	110 Oxford Road, Houghton Estate, Johannesburg, 2198
Cape Town	6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, 7700
Telephone	0860 800 900
Email	info@nfosa.co.za
Website	www.nfosa.co.za

9.2 National Credit Regulator

The NCR regulates credit providers, credit bureaux and debt counsellors, and investigates complaints about credit agreements, reckless lending, fees and interest, credit records and the conduct of registrants. Where appropriate the NCR refers a matter to the National Consumer Tribunal.

Physical address	127 – 15th Road, Randjespark, Midrand, 1685
Postal address	PO Box 209, Halfway House, 1685
Telephone	0860 627 627 011 554 2700
Email	complaints@ncr.org.za (debt counselling: dccomplaints@ncr.org.za)
Website	www.ncr.org.za

9.3 Information Regulator (South Africa)

For complaints about the processing of personal information under POPIA, or about a refused request for access to a record under PAIA. A PAIA or POPIA complaint is made on the prescribed form and must be lodged within 180 days.

Physical address	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
Telephone	010 023 5200 Toll free 0800 017 160
Email	enquiries@inforegulator.org.za POPIAComplaints@inforegulator.org.za PAIAComplaints@inforegulator.org.za
Website	www.inforegulator.org.za

9.4 National Consumer Commission

For complaints about direct marketing, including a failure to honour a pre-emptive block registered on the national opt-out registry established under the Consumer Protection Act Amendment Regulations, 2026. Contact details are available at www.thencc.org.za.

10. Records, reporting and root cause

- 10.1** Every complaint is recorded in the complaints register, which captures the reference number, the complainant, the date received, the channel, the category, the person allocated, each material step taken, the outcome, the date closed, any redress paid, and the root cause.
- 10.2** Complaint records, including call recordings and correspondence, are retained for the periods set out in our Privacy Policy and in any event for at least five years from closure.
- 10.3** The Compliance Department reports to management at least monthly on complaint volumes, categories, turnaround times, upheld rates and outstanding matters, and reports material or systemic complaints as they arise.
- 10.4** Where a complaint reveals a systemic problem, we identify the other clients who may be affected and remediate them, whether or not they have complained.
- 10.5** Complaints information is included in the returns and reports we are required to submit to the National Credit Regulator and to any ombud scheme of which we are a participant.

11. Governance and review

- 11.1** The Head of Compliance owns this policy. The Complaints Officer is responsible for the day-to-day operation of the process and for maintaining the register.
- 11.2** All client-facing staff and agents are trained on this policy at induction and at least annually thereafter, and training records are retained.
- 11.3** This policy is reviewed at least annually, and whenever there is a material change to the law, to the Company's structure or products, or to the external bodies referred to in section 9.

Version	Date	Prepared by	Summary of change
1.0	10 September 2026	Compliance Department	First issue for Reset Direct (Pty) Ltd. Replaces the position previously published under the name Tru Finance (Pty) Ltd. External escalation routes updated for the National Financial Ombud Scheme and the current contact details of the National Credit Regulator and the Information Regulator.