

WHERE TO COMPLAIN

**CONSUMER EDUCATION
2021**

BROADCASTING COMPLAINTS COMMISSION OF SOUTH AFRICA (BCCSA)

Complaints against broadcasters who are members of the National Association of Broadcasters (NAB) are dealt with in terms of the Broadcasting Complaints Commission of South Africa (BCCSA) Code of Conduct.

Phone : 011 326 3130
Fax : 011 326 3198
Email : bccsa@nabsa.co.za
Website : www.nabsa.co.za

COUNCIL FOR MEDICAL SCHEMES (CMS)

If your Medical Aid Scheme is not able to resolve your complaint, you can also approach the Council for Medical Schemes which receives complaints about medical schemes' services and products.

Phone : 0861 123 267 or 0866 732 466
Email : complaints@medicalschemes.com
Website : www.medicalschemes.com

ESTATE AGENCY AFFAIRS BOARD (EAAB)

The EAAB regulates the estate agency profession by ensuring that all persons carrying out the activities of an estate agent as a service to the public are registered with the EAAB. You can approach the EAAB if you have a complaint against the conduct of an estate agent. This complaint initiates an investigation that could lead to the institution of disciplinary proceedings against the respondent estate agent. The EAAB does not have the authority to, inter alia: order the estate agent to reimburse, or pay damages to, the complainant; or cancel, interpret or enforce a contract; or prevent an eviction; or order any party to do, or to refrain from carrying out, any action; or stop or intervene in any civil proceedings instituted against the complainant; or resolve labour disputes.

Phone : 0872 853 222
Email : legal@eaab.org.za
Website : www.eaab.org.za

FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)

The FSCA is a regulatory Authority which regulates the conduct of Financial Institutions and ensures that there is a fair and stable financial market where consumers are informed and protected. If you have a complaint on the conduct or fraudulent activity of any Financial Institution, you can approach the FSCA however the FSCA will not award you with compensation but can only take action against the Financial Institution for non-compliance.

Phone : 0800 20 37 22
Switchboard : 012 428 8000
Email : info@fsc.co.za
Anonymous Fraud & Ethics: fsc@behonest.co.za
Website : www.fsc.co.za

HEALTH PROFESSIONS COUNCIL OF SOUTH AFRICA (HPCSA)

The HPCSA ensures that health practitioners uphold and maintain professional and ethical standards within the health profession; investigates complaints concerning practitioners and ensures that disciplinary action is taken against persons who fail to act accordingly. Minor transgressions are referred to the HPCSA Ombud on Ombcomplaints@hpcsa.co.za

Phone : 012 338 9300
Email : Legalmed@hpcsa.co.za
Website : www.hpcsa.co.za

INDEPENDENT COMMUNICATION AUTHORITY OF SOUTH AFRICA (ICASA)

A critical mandate of ICASA is consumer protection, where members of the public, who are not happy or not satisfied with the services which ICASA regulates, are able to lodge formal complaints in terms of the applicable legislation and regulations. The Complaints and Compliance Committee (CCC) is mandated in terms of the ICASA Act 13 of 2000, to investigate and hear, if appropriate and make a finding on all matters referred to it by ICASA. You can approach ICASA in respect of the following complaints: Data and Voice Billing; Roaming Billing; Network Coverage; Dropped Calls; Fault Reports; Line / Service Installations; Mobile Number Portability – moving a number from one network or service provider to another; Postal Complaints – Lost parcels, delayed mail, courier services, etc.; Broadcasting Complaints – non-compliance with licence conditions and regulations; Content-related complaints are dealt with in terms of the Code of Conduct for Broadcasting Services Regulations; TV licence complaints

Phone : 012 568 3000
Fax : 0866 306 141
Email : consumer@icasa.org.za
Website : www.icasa.org.za

LEGAL PRACTICE COUNCIL (LPC)

The Legal Practice Council and its Provincial Councils regulate the affairs of and exercise jurisdiction over all legal practitioners (attorneys and advocates) and candidate legal practitioners. Complaints against legal practitioners are dealt with by the Provincial Offices of the Legal Practice Council, depending on where the legal practitioner is practising.

Phone : 010 001 8500
Fax : 012 323 2606
E-mail : info@lpc.org.za
Website : www.lpc.org.za

NATIONAL CONSUMER COMMISSION (NCC)

The NCC registers and assesses complaints in terms of the Consumer Protection Act, investigates alleged misconduct by businesses, refers individual complaints to Alternate Dispute Resolution (ADR) agencies (ie, Provincial Consumer Affairs Authorities and relevant ombudsman schemes) for resolution, and represent consumers at the Consumer Tribunal.

Phone : 0860 00 3600 or (012) 761 3000
Fax : 0867 584 990
Email : complaints@thencc.org.za
Website : www.nccsa.org.za

NATIONAL CREDIT REGULATOR (NCR)

You can approach the NCR in respect of the following complaints: Cost of credit e.g. overcharging of interest, initiation fee, service fee; Conduct of a debt counsellor; Credit related disputes against any credit provider; Complaints against credit bureaus, on condition that the issue was brought to the attention of the bureau prior to lodging a complaint with the NCR; Failure and/or refusal to issue statements of account or other documents relating to an existing credit agreement; Failure and/or refusal by a debt counsellor to issue a clearance certificate; Refusal by a credit provider to cancel an agreement during the cooling off period of 5 days; Reckless lending; Non-adherence to section 127 & 129 of the National Credit Act by credit providers (taking legal action and repossessing assets without following the prescribed steps); Non distribution of funds by a payment distribution agent and/or debt counsellor; Credit providers taking legal action whilst the consumer is under debt review; Credit provider's failure to restructure accounts in accordance with a debt review court order; Unlawful termination of accounts; Overcharging of fees by debt counsellors; Debt counsellor's failure to obtain a debt review court order; Credit provider collecting on prescribed debt.

Phone : 0860 62762 / 011 554 2700/2600
Fax : 0872 347 789 or 0872 347 782
Email : complaints@ncr.org.za
Website : www.ncr.org.za

OMBUDSMAN FOR CONSUMER GOODS AND SERVICES (CGSO)

This office was established to guide the consumer goods and services industry on expected minimum standards of conduct and resolve disputes between consumers and suppliers. If you have unresolved complaint against a supplier, this is the right office to assist you. The CGSO is the consumer goods and services industry's compulsory Ombud scheme, set up in line with the Consumer Protection Act.

Phone : 011 781-2607
Sharecall : 0860 000 272 (CPA)
Fax : 086 206 1999
Email : info@cgso.org.za
Website : www.cgso.org.za

Complaints must be done as soon as reasonably possible and within 36 months of the consumer becoming aware of the event resulting in the complaint.

OMBUDSMAN FOR BANKING SERVICES (OBBSA)

If you have a complaint in respect of banking services and products and have exhausted the bank's procedures, you can approach Obbsa for assistance.

Phone : 011 712 1800
Sharecall : 0860 800 900
Fax : 011 483 3212
Email : info@obssa.co.za
Website : www.obssa.co.za

The OBBSA can assist you only if your complaint relates to products or services provided by the bank; involves a claim of R2 million or less and which claim arose within the past three years. If the complainant is a company the annual business turnover must be less than R10 million.

OMBUDSMAN FOR COMMUNITY SCHEMES

Community Schemes Ombudsman Service (CSOS) is the regulatory authority which regulates the conduct of parties in community schemes and presides over the regulation, control and quality assurance of all scheme governance documentation issues or complaints and provides a dispute resolution service.

Phone : 0800 000 653
Email : info@csos.org.za
Website : www.csos.org.za

OMBUDSMAN FOR CREDIT

If you have a complaint where you have been negatively impacted by credit bureau information or where you have a dispute with a credit provider, you can approach the Credit Ombudsman.

Phone : 0861 662 837
Fax : 0866 747 414
Email : ombud@creditombud.org.za
Website : www.creditombud.org.za

OMBUD FOR FINANCIAL SERVICE PROVIDERS (FAIS OMBUD)

If you have a complaint in respect of the financial services rendered by our FSP, you can approach the Office of the Ombud for Financial Services Providers.

Sharecall : 0860 663 247
Phone : 012 762 5000
Email : info@faisombud.co.za
Website : www.faisombud.co.za

The determination is binding and is enforceable just as a judgment of a Court of Law is. There is an appeal process for aggrieved parties. The Ombud may not investigate complaints where the complainant has a net asset value, annual turnover, or annual income of more than R8 million. The limit of the claim must not exceed R800 000-00.

OMBUD FOR HEALTH

To protect and promote the health and safety of users of health services by considering, investigating and disposing of complaints in the national health system (private and public health establishments) relating to non-compliance with prescribed norms and standards. A complaint may involve an act or omission by a person in charge of or employed by a health establishment; or any facility or place providing a health service; Inappropriate treatment or care; poor quality healthcare service; unsatisfactory management by a healthcare establishment.

Phone : 0809 116 472
Fax : 0865 604 157
E-mail : compliants@ohsc.org.za
Website : healthombud.org.za

OMBUDSMAN FOR LONG-TERM INSURANCE (LONG TERM OMBUD)

If your Long-Term Insurer is not able to resolve your complaint, you can also approach the Office of the Ombudsman for Long-Term Insurance, who will attempt to mediate disputes related to life insurance, funeral, disability, critical illness or credit life etc.

Share Call : 0860 103 236
Phone : 021 657 5000
Fax : 021 674 0951
Email : info@ombud.co.za
Website : <https://www.ombud.co.za>

The receipt of a complaint by the Long Term Ombudsman suspends any applicable contractual time barring terms or the running of prescription in terms of the Prescription Act (Act 68 of 1969), for the period from such receipt until the complaint has been withdrawn by the complainant concerned, been determined by the Ombudsman or any appeal in terms of these Rules has been disposed of. There is no limit on the amount of the claim.

OMBUDSMAN FOR MOTOR INDUSTRY OF SOUTH AFRICA (MIOSA)

MIOSA provides for alternative dispute resolution between persons conducting business within the automotive industry and consumers as well as among participants in the automotive and related industries in South Africa.

Phone : 0861 164 672
Fax : 0866 306 141
Email : info@miosa.co.za
Website : www.miosa.co.za

OMBUDSMAN FOR SHORT-TERM INSURANCE (OSTI)

If your Short-Term Insurer is not able to resolve your complaint, you can also approach the Office of the Ombudsman for Short-Term Insurance as an alternative dispute resolution mechanism that deals with disputes involving car insurance, household insurance, cell phone insurance, travel insurance, gap cover etc.

Share Call : 0860 726 890
Phone : 011 726 8900
Fax : 011 726 5501
Email : info@osti.co.za
Website : <https://www.osti.co.za>

In respect of complaints, the amount in dispute may not exceed R3.5 million and in the case of home-owners or building policies, the amount in dispute may not exceed R6.5 million. If the complainant is a business (commercial policy), the annual turnover limit for the business must not exceed R35 million. Please check your policy wording for any applicable time barring clauses.

OMBUDSMAN FOR TAX

The Tax Ombudsman works specifically with taxpayers who have been unable to resolve a service, procedural or administrative complaint through the usual complaint's management channels of SARS.

Phone : 0800 662 837 or 012 431-9105
Fax : 012 452 5013
Email : complaints@taxombud.gov.za
Website : www.taxombud.gov.za

The Office of the Tax Ombud is independent of SARS. The Tax Ombud plays a unique taxpayer complaints resolution role and aligns with the Public Protector.

PENSION FUNDS ADJUDICATOR (PFA)

If you have a complaint in respect of a private sector pension fund, provident fund and/or retirement annuity, you can approach the Pension Funds Adjudicator which will investigate and determine accusations of abuse of power, maladministration, disputes of fact or law and employer dereliction of duty in respect of pension funds.

Phone : 012 346 1738 or 012 748 4000
Fax : 0866 937 472
Email : enquiries@pfa.org.za
Website : www.pfa.org.za

PRESS COUNCIL

The Press Council, the Press Ombud and the Appeals Panel are an independent co-regulatory mechanism set up by the print and online media to provide impartial, expeditious and cost-effective adjudication to settle disputes between newspapers, magazines and online publications, on the one hand, and members of the public, on the other, over the editorial content of publications. The Press Council deals only with complaints about editorial content of a subscriber publication and not with complaints about any other business of publications such as advertising, subscriptions, or newspaper deliveries.

Phone : 011 484 3612

E-mail : khanyim@ombudsman.org.za or fanieg@ombudsman.org.za

Website : www.presscouncil.org.za

THE INFORMATION REGULATOR

The Information Regulator (South Africa) is, among others, empowered to monitor and enforce compliance by public and private bodies with the provisions of the Protection of Personal Information Act 4 of 2013. You can approach the Information Regulator when you have a complaint regarding the use of your personal information or where you want to lodge a complaint in terms of the Promotion of Access to Information Act 2 of 2000.

Phone : 010 023 5207

Fax : 0865 003 351

Email : complaints.IR@justice.gov.za

Website : www.justice.gov.za