get in touch
We deal with complaints quickly and thoroughly so that we can resolve them effectively. Compliments are shared and celebrated, and are added motivation to serve you better.

Step 1
Talk to us
If you have a complaint, query, compliment or would like to give feedback, contact us:
- Email us at ClientCareCentre@capitecbank.co.za
- Call our 24hr Client Care Centre on 0860 10 20 43
- Visit your nearest branch
In the event of a complaint, once we have received it, we will:
- Acknowledge your complaint and give you a reference number
- Contact you within 24 hours to provide you with feedback
- Try to resolve the matter and keep you informed
- Escalate your complaint further should we not be able to resolve it to your satisfaction
Please give us time to resolve your complaint before escalating it.

Step 2
Escalate your complaint
Unresolved complaints will be escalated to Complaint Management.

- We will acknowledge receipt of your complaint and give you the contact details of the person investigating it
- We will contact you within 24 hours and keep you informed until your complaint has been resolved or finalised
- If you are still not satisfied with the outcome, we will give you the relevant ombudsman’s contact details

Step 3
Contact an ombudsman
You can contact an ombudsman to investigate your complaint only if you have followed step 1 and step 2.

Service/Products
Ombudsman for Banking Services
T 0860 80 03 00 (sharecall)/011 712 1880
F 0866 76 63 20/011 483 3212
E info@obssa.co.za
obssa.co.za

Credit
National Credit Regulator
T 0860 62 76 27
E info@nocr.za
nocr.org.za

Credit Insurance/Funeral Cover
Ombudsman for Long-term Insurance (OLTI)
T 0860 10 32 36 (sharecall)/021 657 5000
F 021 657 0951
E info@ombud.co.za

You may submit a complaint to the OLTI if you have raised a complaint with the Insurer but the insurer has not been able to resolve the complaint to your satisfaction. The Insurer’s contact details are available on your Policy Schedule you received from us.

You can approach the OLTI if you have raised a complaint and the resolution was not to your satisfaction, relating to the following:
- Where your claim has been declined
- If you are dissatisfied with the policy performance and maturity values
- Poor service
- Lapsing of your policy
- If you are dissatisfied with your surrender or paid-up values
- Partial payment of claims
- Credit Reinstatement insurance

Step 3 (continued)
Financial Services
FAIS Ombud
T 012 763 5000
F 012 348 3772
E info@faisombud.co.za
faisombud.co.za

You may submit a complaint to the FAIS Ombud if the facts that gave rise to your complaint arose during the rendering of a financial service by Capitec Bank, where you are of the opinion that the bank has:
- Contravened the provisions of the Financial Advisory and Intermediary Services Act (FAIS) and you have suffered or are likely to suffer financial prejudice or damage
- Acted wilfully or negligently in rendering the financial service and has caused or is likely to cause prejudice or damage to you
- Treated you unfairly

#SimplifyBanking #LiveBetter
capitecbank.co.za
0860 10 20 43

8035 Feedback Flyer May’20 FA

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