Adjudicators and Ombuds who can help you with your complaints

WITH BANKING PROBLEMS: The Ombudsman for banking Services is Reana

Steyn.

ShareCall: 0860 800 900 Telephone: 011 712 1800

Fax: 011 483 3212

Post: PO Box 87056, Houghton, 2041

Email: info@obssa.co.za

Website: http://www.obssa.co.za

WITH COMMUNITY SCHEME-RELATED PROBLEMS: The Community Scheme Ombud Service is a statutory dispute resolution service for owners and residents of community schemes, including sectional title schemes, share-block companies, homeowners' associations and schemes for retired persons. The Acting Chief Ombud is Ndivhuo Rabuli.

Telephone: 010 593 0533

Fax: 010 590 6154

Post: 63 Wierda Road East, Wierda Valley, Sandton, 2196

Email: info@csos.org.za Website: http://csos.org.za

With CONSUMER-RELATED problems: The National Consumer Commissioner is

Ebrahim Mohamed.

Toll-free: 0860 003 600 Telephone: 012 428 7000

Fax: 086 758 4990

Post: PO Box 36628, Menlo Park, 0102

Email: complaints@thencc.org.za Website: http://www.thencc.gov.za

The Consumer Goods and Services Ombud is Magauta Mphaphlele. This is a voluntary dispute-resolution scheme that has jurisdiction only over retailers, wholesalers and manufactures that have agreed to subscribe to the Consumer Goods and Services industry Code of Conduct.

Sharecall: 0860 000 272

Fax: 086 206 1999

Post: PO Box 3815, Randburg, 2125

Email: info@cgso.org.za

Website: http://www.cgso.org.za

With CREDIT TRANSACTION problems: The Credit Ombud is Nicky Lala-Mohan.

MaxiCall: 0861 662 837 Telephone: 011 781 6431

Fax: 086 674 7414

Post: PO Box 805, Pinegowrie, 2123 Email: ombud@creditombud.org.za

Website: http://www.creditombud.org.za

With DEBT COUNSELLING problems: The National Credit Regulator also deals with disputes that are not resolved by the Credit Ombud. The chief executive officer is Nomsa Motshegare.

Sharecall: 0860 627 627 Telephone: 011 554 2600

Fax: 011 554 2871

Post: PO Box 209, Halfway House, 1685

Email: complaints@ncr.org.za or (debt counselling complaints)

dccomplaints@ncr.org.za Website: http://www.ncr.org.za

With FIDUCIARY problems: The Fiduciary Institute of Southern Africa (Fisa) is a self-regulating body in fiduciary matters, such as wills, trusts and estate planning. The chairperson of Fisa's governing council is Dr Eben Nel.

Telephone: 082 449 2569

Post: Po Box 67027, Bryanston, 2021

Email: secretariat@fisa.net.za Website: http://www.fisa.net.za

With FINANCIAL ADVICE problems: The Ombud for Financial Services Providers is Naresh Tulsie.

Telephone: 012 470 9080 or 012 762 5000

Fax: 086 764 1422 or 012 348 3447

Post: Sussex Office Park, 473 Lynnwood Road, Lynnwood, 0081

Email: info@faisombud.co.za

Website: http://www.faisombud.co.za

With INVESTMENT problems: The Financial Services Board, which is headed by

Dube Tshidi, regulates the financial services industry.

Sharecall: 0800 110 443 Telephone: 012 428 8000

Fax: 012 346 6941

Post: PO Box 35655, Menlo Park, 0102

Email: info@fsb.co.za

Website: http://www.fsb.co.za

With LIFE INSURANCE problems: The Ombudsman for Long-term insurance is

Judge Ron McLaren.

Sharecall: 0860 662 837 Telephone: 021 657 5000

Fax: 021 674 0951

Post: Private Bag X45, Claremont, 7735

Email: info@ombud.co.za

Website: http://www.ombud.co.za

With MEDICAL SCHEME problems: The Council for Medical Schemes is a statutory body that supervises medical schemes. The Acting Registrar of Medical Schemes is Dr Sipho Kabane.

Maxicall: 0861 123 267

Fax: 012 430 7644 (inquires) or 086 673 2466 (complaints)

Email: complaints@medicalschemes.com

Post: Private Bag X34, Hatfield, 0028

Website: http://www.medicalschemes.com

With MOTOR VEHICLE problems: The Motor Industry Ombudsman is an independent institution that resolves disputes between the motor and related industries and their consumers. The ombudsman is Johan van Vreden.

Maxicall: 0861 164 672

Fax: 086 630 6141

Post: Suite 156, Private Bag X025, Lynnwood Ridge, 0040

Email: info@miosa.co.za

Website: http://www.miosa.co.za

With RETIREMENT FUND problems: The Pension Funds Adjudicator is Muvhango Lukhaimane.

Telephone: 012 748 4000 or 012 346 1738.

Fax: 086 693 7472

Post: PO Box 580, Menlyn, 0063 Email: enquiries@pfa.org.za

Website: http://www.pfa.org.za

With SHORT-TERM INSURANCE problems: The Ombudsman for Short-term

Insurance is Advocate Deanne Wood.

Sharecall: 0860 726 890 Telephone: 011 726 8900

Fax: 011 726 5501

Post: PO Box 32334, Braamfontein, 2017

Email: info@osti.co.za

Website: http://www.osti.co.za

With TAX problems: The Tax Ombud is Judge Bernard Ngoepe. The Tax Ombud can help you to resolve administrative and procedural problems with the South African Revenue Services.

Sharecall: 0800 662 837 Telephone: 012 431 9105

Fax: 012 452 5013

Post: PO Box 12314, Hatfield, 0028 Email: complaints@taxombud.gov.za Website: http://www.taxombud.gov.za

NOT SURE WHERE TO TAKE YOUR COMPLAINT? TELEPHONE 0860 OMBUDS(662837) AND YOU WILL BE DIRECTED TO THE CORRECT OMBUD OR ADJUDICATOR.