

Additional information form
(This form is intended to communicate the details of your complaint)

COMPLAINT: CONSUMER DID NOT APPLY FOR DEBT REVIEW

Completion of this form, although not mandatory, will assist the NCR in evaluating the complaint. The details reflected herein will be communicated to other stakeholders, including the person / entity against whom you lodged this complaint.

What is your name and surname?

What is your email address?

What is your home language?

What is your city's name?

What is your municipality's name?

In which province are you currently living?

How would you like us to contact you? Email ☐ Telephone ☐ Sms ☐ Post ☐

Please complete the below:

My complaint is the following (please select the applicable description):

- a) I never applied for debt review, but my credit bureau profile indicates that I applied;
- b) I never applied for debt review, but a bank / credit provider informed me that I am under debt review when I applied for credit;
- c) I made enquiries with the debt counsellor, but I did not apply for debt review;
- d) I applied for debt review, but I cancelled my application with the debt counsellor.

How were you contacted by the debt counsellor, if any?

- a) Were you contacted telephonically or did you visit the offices of a debt counsellor?

- b) When were you contacted by the debt counsellor?:

Date:

- c) Did you complete any forms in relation to the above, and if so, do you have a copy of the completed form.**

- d) If you were contacted telephonically, what information did you provide, for example: personal details, all income, monthly expenses, lists of your debts, Living expenses:**

- e) Did you provide a declaration and undertaking to commit to the debt restructuring?**

- f) Did you consent that a credit bureau check may be done?**

- g) Did you confirm that the information provided was true and correct?**

- h) Did you submit documentation, for example a salary slip or bank account statements or proof of address? If so, please list the documentation submitted:**

- i) Did you cancel the debt review process and if so, on which date did you cancel and how was the cancellation done;**

- j) Did you make any contact with the debt counsellor to query the debt review listing and if so, what were you advised:

- k) Did you make any payments to the debt counsellor in respect of a “cancellation fee” and if so, which amount was paid to the debt counsellor. (please attach proof of payments made in respect of the cancellation)

List the consequences experienced by you as a result of this debt review listing and advise on what outcome you would like to receive:

Documentation to be provided:

- a) Completed form 29;
- b) Written consent if you are acting on behalf of the complainant;
- c) If you were provided with a copy of the completed form 16, application for debt review, kindly provide same.
- d) Any communication between yourself and the debt counsellor in respect of the cancellation;
- e) Proof of payment, in respect of a cancellation fee.

Disclaimer

By attaching your signature on the Form 29, you are confirming that you understand the following:

- *The National Credit Regulator will handle your complaint according to the requirements of the National Credit Act, 2005.*
- *Confidential information may be considered by the National Credit Regulator in the process of handling your complaint.*
- *The NCR may need to communicate with other organizations in respect of the complaint in question and may need to exchange information in this regard, this information may include the information listed in this form.*
- *The NCR may have to provide the person/entity against whom you lodged this complaint, with a copy of this form and your form 29.*