

# Nedbank Complaints Policy



At Nedbank, we are committed to treating you fairly, responding to your concerns professionally, and resolving complaints in a timely and transparent manner.



## Handling your complaint fairly and efficiently

We will investigate and keep you informed.



## Keeping you informed

We'll confirm receipt and keep you updated.



## Providing clear reasons for our decisions

We'll explain the outcome and why.



## Offering fair outcomes

Where appropriate, we may offer remedies.



## Allowing escalation without barriers

You may request a review or escalate.



## Protecting your information

Complaints are kept confidential.

At Nedbank, we are committed to treating you fairly, responding to your concerns professionally, and resolving complaints in a way that is timely, transparent and respectful. This summary explains what you can expect from us when you raise a complaint, and how we ensure your concerns are handled properly. This is supported by an internal complaints policy that ensures you are treated fairly, before, during and after taking up any product or service. Your complaint is handled in a professional, reasonable and efficient manner. No unnecessary barriers are placed in your way when lodging or escalating a complaint. Your feedback helps us improve our products, services and client experience.

## Our commitment to you

When you raise a complaint, we commit to:

### 1 Handling your complaint fairly and efficiently

We will listen to your concern, investigate it properly, and communicate with you clearly and timeously throughout the process.

### 2 Keeping you informed

**We will tell you:**  
When we have received your complaint, what the next steps are, and if we need any additional information.

### 3 Providing clear reasons for our decisions

If your complaint is upheld, we will explain what we are doing to resolve it.  
If the complaint is not upheld, we will explain the reasons clearly and respectfully.

### 4 Offering fair outcomes

Where appropriate, we may offer remedies such as corrections, explanations, compensation or goodwill payments.

### 5 Allowing escalation without barriers

- Request an internal review
- Escalate your complaint to the relevant Ombudsman

We will not make this process difficult for you.

### 6 Protecting your information

All complaint records, documents and correspondence are kept secure and confidential.

### How we use complaints to improve your experience

Nedbank regularly reviews and analyses complaint information to:

- Identify common issues
- Improve products, services and client communication
- Prevent similar problems in future
- Strengthen our service standards

This includes monitoring trends such as volumes, themes, turnaround times, rejected complaints and outcomes from Ombudsman referrals.

### How to submit a complaint

You can lodge a complaint through any of our available channels:

- Nedbank branch
- Contact centre: 0860 444 000 or 011 710 4011
- Email: [clientfeedback@nedbank.co.za](mailto:clientfeedback@nedbank.co.za)
- Digital channels (app or online banking)
- Your banker or relationship manager

Once received, your complaint will be logged, acknowledged and allocated for investigation in line with our internal timeframes.

### Your role in helping us resolve your complaint

To assist us in resolving your concern as quickly as possible, please provide:

- Your full contact details
- The product or service your complaint relates to
- A clear description of what went wrong
- Any supporting documents, statements or reference numbers

We will never ask you for unnecessary information and we will guide you through the process.