



Mandla Money Complaints Policy

Effective Date: 10 March 2026

This Complaints Policy explains how Mandla Money (Pty) Ltd (Registration Number: 2019/470624/07), an authorised Financial Services Provider (FSP 55523) (“Mandla Money”, “we”, “us”, or “our”), handles customer complaints.

We are committed to resolving complaints fairly, promptly, and transparently.

1. What is a complaint?

A complaint is any expression of dissatisfaction relating to:

- The Mandla Money service
- A transaction or payment
- Our conduct or communication
- A perceived financial loss or inconvenience

2. How to submit a complaint

You can submit a complaint by contacting us:

Email: complaints@mandla.money

Website: <https://mandla.money/>

Please include:

- Your full name
- Your registered phone number
- A clear description of the issue
- Relevant transaction details (e.g. date, amount, reference, or transaction ID where available)

- Any supporting evidence (e.g. screenshots or confirmations)

3. What happens after you submit a complaint

Once we receive your complaint:

- We will acknowledge receipt within **2 business days**
- We will investigate your complaint and may request additional information
- We aim to resolve complaints within **10 business days**

If additional time is required, we will keep you informed of progress and expected timelines.

4. Resolution

We will communicate the outcome of your complaint clearly, including:

- The decision
- The reasons for the decision
- Any steps taken or proposed

Where appropriate, we may take corrective action or provide a remedy.

5. If you are not satisfied

If your complaint is not resolved to your satisfaction, or if it has not been resolved within **6 weeks (30 business days)**, you may escalate your complaint to the:

Office of the Ombud for Financial Services Providers (FAIS Ombud)

Website: <https://www.faisombud.co.za/>

The Ombud is an independent body that resolves disputes between financial service providers and clients. Its determinations may have legal effect.

6. Important considerations

- Some transactions, particularly those involving digital assets or blockchain

- networks, may not be reversible
- Complaints relating to incorrect recipient details or user error may not result in recovery of funds
 - Complaints are most effective in cases involving system errors, processing issues, or service failures
 - Resolution times may vary depending on the nature of the issue and involvement of third-party providers

We will make reasonable efforts to assist, but cannot guarantee recovery of funds in all cases.

7. Our commitment

We are committed to:

- Treating complaints seriously and fairly
- Responding within reasonable timeframes
- Communicating clearly throughout the process
- Using feedback to improve our services

8. Record keeping

We maintain records of complaints in accordance with applicable laws and regulatory requirements.

9. Changes to this policy

We may update this Complaints Policy from time to time.

Where changes are material, we will take reasonable steps to notify you.

10. Contact

For any complaints or questions regarding this policy:

Email: complaints@mandla.money

Website: <https://mandla.money/>