

Financial Services

Who are we?

JD Financial Services offers a range of financial solutions to the following well-known brands: Bradlows, Rochester, HiFi Corp, Incredible Connection, Sleepmasters, POCO and Russells.

All our Brand Partners are Customers Goods and Services Ombud [CGSO] Members that uphold the Consumer Goods and Service Code

Our Products and Services include:

1. Secured and Unsecured Loans
2. Long and Short Term Insurance Products

JD Financial Services a division of Pepkor Trading (Pty) Ltd an authorized Financial Services Provider (FSP3247) duly authorized to act on behalf of Century Capital (Pty) Ltd, a registered Credit Provider (NCRCP 74), Abacus Life Ltd and Abacus Insurance Ltd

Our Customer Value Proposition

1. Flexible terms to make purchases more affordable
2. Flexible Insurance options by Abacus, our Insurance Partner
3. Transparent credit application process
4. Affordability assessments to ensure that our customers can afford the goods
5. Various payment options Cash, Debit Order, EFT, Easy Pay etc.

What is your Rights and Obligations as a Consumer?

1. One free Credit Report from each registered Credit Bureau once a year
2. Contest any incorrect information on your report by lodging a dispute with the credit bureau
3. An understandable, credit agreement in plain language
4. Feedback as to why a credit application was unsuccessful
5. Protection against reckless credit lending
6. Assistance when over-indebted
7. Right to privacy
8. Right to choose your product
9. Right to fair and honest dealing
10. Right to accountability by suppliers, to fair value, good quality and safety
11. Right to fair, just and reasonable terms and conditions
12. Right to equality in the consumer market and protection against discriminatory marketing

What we require from you as a Consumer?

Your consent to access any of your personal information required from any Credit Bureau and other agencies, as permitted by law, to:

1. Make enquiries to obtain or confirm your credit profile and repayment behaviour;
2. Verify your Credit Profile; and
3. Retain records of the consumer's personal and credit information in any database in accordance with the provisions of the NCA.

Our Commitment to you, the Consumer!

1. Investigating suspected fraud on our customer's profile.
2. Provide consumer with a statement of his | her account every three months
3. Communicate to consumer in his | her language of preference
4. To give to the consumer a copy of the agreement
5. To protect the confidential information about consumers
6. To report to the NCR or to a credit bureau, the details of every credit agreement concluded, as well as the termination of the agreement when the debt has been paid in full
7. To propose to the consumer to seek advice when the consumer is in default
8. To maintain records of credit applications, agreements and accounts as prescribed in law
9. Provide credit in a responsible manner and not to over-indebt consumers

Helpful Credit Tips!

1. Caution against over-indebtedness
2. Consumers are advised to seek help during tough economic times.
3. Know your Financial Status
4. Conduct a monthly budget to manage all your income and expenditure.
5. Know all your credit providers' contact details
6. When you are experience problems repaying your debts, contact your creditors. Get in touch with the Credit Department, not your local branch.
7. Preserve you credit profile.
8. Prioritise and pay your debt - never avoid your repayments
9. Do not promise to pay what you don't have. Rather negotiate for lower instalments than avoid payments
10. Always act on a letter of demand
11. If and when you receive letters from your creditors do not ignore them, act on them and seek help!!
12. A consumer who is over-indebted may approach a debt counsellor directly, or he/she may be referred to a debt counsellor by his/her creditor/s or by the magistrate court

Helpful Links and Contact Details

1. Monthly Income & Expenses [Budget]

2. Template <https://templates.office.com>
2. National Credit Regulator
<http://www.ncr.org.za>
3. Financial Services (FAIS) Ombudsman
<https://www.faisombud.co.za>
4. Ombudsman for Short Term Insurance
<http://www.osti.co.za>
5. Ombudsman for Long Term Insurance
<http://www.ombud.co.za>
6. Online Ombudsman
<https://www.ombudsman.co.za>
7. Credit Ombudsman
www.creditombud.org.za
8. Financial Advisory and Intermediary Services. Act, 2002 (Act No. 37 of 2002)
https://www.gov.za/documents/financial_advisory-and-intermediary-services-act
9. National Credit Act, No 34 of 2005 | Consumer Protection Act, No 68 of 2008
<http://www.justice.gov.za/mc/vnbp/act2005-034.pdf>
10. The Protection of Personal Information Act, No 4 of 2013
<http://www.justice.gov.za/legislation/acts/2013-004.pdf>
11. Transunion
defmove@transunion.co.za
12. Experian
eza.admin@experian.com
13. XDS
admin@xds.co.za

Minimum Application Requirements include:

1. ID Book; or
2. Official Residential Permit for non-RSA nationals;
3. Latest pay slip;
4. Three months bank statements;
5. Monthly expense details and their household content insurance and/or Credit Life policy documents.

These requirements are dependent on your employment status and risk profile. **INTEREST RATE, INSTALMENT AND CREDIT PRICE MAY VARY BY CREDIT PROFILE AND LOAN TERM.**

Offers are subject to the verification of the identification of the applicant and applicant being above the age of 18, who is in possession of a valid identity document.

Consumers can easily visit any of our Brand Partner's stores country wide and apply for credit or by visiting any of their websites.

Do you have a service or product question or concern?

Any loan account queries/complaints will be handled by the JD Financial Services and NOT the Brand Partner. Send an email to query@jdg.co.za or contact us telephonically on +27 (10) 211 1120

How to lodge a complaint

Sent via email: query@jdg.co.za

Telephonic: +27 (10) 211 1120

Sent via fax: 086 649 6485

Sent via post: PO Box 4208, Johannesburg, 2000

Abacus Insurance handles all Credit Life Insurance related queries and claims, except where the customer has their own insurance with another insurance provider. Send an Email to claims@abacus-insurance.co.za

FAQ

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| 1. | What is my settlement amount or balance? | Email query@jdg.co.za |
| 2. | Need my paid up letter? | Email query@jdg.co.za |
| 3. | Why is my credit bureau information not up to date? | Email legal@jdg.co.za |
| 4. | What does my insurance cover? | Email claims@abacus-insurance.co.za |
| 5. | Where can I update my personal information? | Call 010 211 1386 |
| 6. | Where can I get a copy of my contract? | Call 010 211 1386 |
| 7. | Why am I receiving collection calls? | Call 010 211 1386 |
| 8. | I need a statement of my account? | Email StatementsSCI@jdg.co.za |
| 9. | Why was my debit order not deducted from my bank account? | Email debitordercollections@jdg.co.za |
| 10. | What is the status of my credit application? | Call 010 211 1386 |
| 11. | I want to make payment arrangements? | Call 010 211 1386 |
| 12. | Why is my credit application being declined? | Call 010 211 1386 |
| 13. | I do not understand my credit agreement, can you explain? | Call 010 211 1386 |
| 14. | I want to make a payment, what are your payment options? | Email jdfsbanking@jdg.co.za |
| 15. | I want to report poor customer service | Email query@jdg.co.za |

Alternative Resolution

You have the right to resolve any dispute that may arise between us by way of alternative dispute resolution, file a complaint with the National Credit Regulator or to make an application to the Tribunal as per details below:

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| 1. | Credit Ombudsman: | 086 1662 837 |
| 2. | National Credit Regulator: | 086 062 7627 |
| 3. | Credit Bureau: | 086 1128 364 |