



Date: 02 November 2017

Email Address: [sandisiwefunda@gmail.com](mailto:sandisiwefunda@gmail.com) / [SFunda2@oldmutual.com](mailto:SFunda2@oldmutual.com)

Your Reference Number: CON313298

## **FINDINGS REPORT FOLLOWING INVESTIGATION OF YOUR COMPLAINT**

### **DETAILS OF COMPLAINT**

Name of Complainant: **Sandisiwe Funda**

Nature of Complaint: Refund Request

### **NATURE OF COMPLAINT:**

*"Good Day All*

*I am very dissatisfied with the level of customer service I have received , after making a payment of R2250.00 out of the R3000.00. I have only received feedback from (rm3@lucidcredit.com) saying that they have not received my documents (SOME KIND OF FEEDBACK) , which I resent on the 24th August 2017 (STILL NO FEEDBACK), I called your customer care yesterday and was told that they sent an email to me with documents on the 14th August 2017 , in which I did not receive anything , I then asked for the email to be resent I still did not get the documents (STILL WAITING). I then asked for a callback from (rm3@lucidcredit.com) and was advised she was on lunch and will call me back after her lunch (GUESS SHE IS STILL ON LUNCH) .*

*I WILL NOT BE MAKING THE PAYMENT OF R750.00 UP UNTIL MY QUERY IS HANDLED IN A SATISFACTORY MANNER"*

### **CHRONOLOGICAL ACCOUNT OF EVENTS AND INVESTIGATION FINDINGS.**

1. LUCID adopts a standardised process when investigating complaints.
2. All call recordings between yourself and any LUCID representative that you have dealt with, leading up to the date of your complaint, is evaluated.
3. The calls are evaluated generally, to confirm whether the LUCID representative/s complied with all mandatory disclosures and provided accurate information, pertaining to your specific circumstances and the services sold.
4. Having conducted the aforementioned evaluation, we confirm the following findings:

**On 02 August 2017 a LUCID Credit Advisor (Aneshree) consulted with you on the contents of your credit report. This credit consultation was at no cost to you or your husband.**

- 1.1 The issue that was discussed between you and Aneshree was your Telkom account that was reflecting in arrears and your low credit score
- 1.2 During the consultation, you advised that your Telkom account was not in arrears. Aneshree advised you that we could challenge this and have it updated as you claimed that the account was not in arrears. She also advised you that we could assist you with increasing your credit score, which you agreed
- 1.3 You agreed to the services and on the 14<sup>th</sup> August 2017, you made a payment of R2300-00 for us to begin work on your Telkom account. There was still R700-00 outstanding for us to begin with the Scorefix service
- 1.4 On the same afternoon, you were contacted by your Sadiya, who introduced herself as your Relationship Manager and confirmed the work that you purchased
- 1.5 On the 24<sup>th</sup> August 2017, we received your documentation and we began work on your Telkom account
- 1.6 Sadiya provided you with feedback on 31 August 2017 to advise that your matter was still being investigated
- 1.7 On 07 September 2017, Sadiya provided you with feedback which stated *"Telkom has confirmed that the account is not up to date and it is in arrears. Please find invoices attached for the last 3 months and note that the account that was due on 28 August 2017 is in arrears and they can't update or provide letter till this is paid.*
- 1.8 On 17 October 2017, you sent a formal complaint to LUCID

### **CONCLUSION/OUTCOME**

1. After a thorough investigation, it does not appear that there was any Service Failure
2. You advised us that you Telkom account was not in arrears, however as per the invoice provided by Telkom, you were required to pay R610.01 by the 28 August 2017. As at the 31 August 2017, you had still not made this payment, therefore the account is correctly still in arrears
3. As per the voice recording, you agreed to purchase the Scorefix program. This voice recording is contractually binding
4. As a result, we will not be refunding you the R800-00
5. You are required to make the additional payment of R700-00 within the next 14days to begin your Scorefix program or you risk forfeiting the R800-00

*Kind Regards,*

**The Customer Care Department  
customer@lucidcredit.com  
(010) 590 5617 (press option 3.)**