



Date: 18 September 2017

Email Address: ddpasela@webmail.co.za

Your Reference Number: CON216200

FINDINGS REPORT FOLLOWING INVESTIGATION OF YOUR COMPLAINT

DETAILS OF COMPLAINT

Name of Complainant:	DAVID PASELA
Nature of Complaint:	Sales Misrepresentation

NATURE OF COMPLAINT:

"I am very disappointed in the way my matter was handled, very unprofessional just like poncy scheme modus operandi. I was given a R10 000.00 quotation on my high court judgement matter and increasing my credit score. I negotiated for a discount due to my affordability and was granted R1500 discount (Quote reduced to R8500). I paid R7000.00 and few months later paid the balance of R1500. To my surprise when I call Lucid few days later I was told my account is closed. I then requested the reason I was told I was mis Quoted for less instead on R11 000.00 I was Quoted for R10 000.00. I requested to speak to the lady who gave me the Quotation by the name of Nomusa, to my surprise every time I call she was always busy on the call or promised to call me but never did. When I finally managed to talk to her out of luck, she also told me I need to pay R1500.00. I explained to her that being mis Quoted can not be my problem.... is either they go ahead with my case or refund me my money fully. She said they wont go ahead with the case before I pay my R1500.00 I told her will come to collect my money this coming Friday 06/09/2017 and don't need their service anymore. This type of treatment need to be exposed to all interested bodies and media, it can not be allow to be repeated on the next innocent person after me. I will be reporting this and will come and collect my refund."

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 20 January 2017 a LUCID Credit Advisor (Nomusa) consulted with you on the contents of your credit report. This credit consultation was at no cost to you.

- 1.1 The issue that was discussed between you and Nomusa was your High Court Judgement from African Bank
- 1.2 During the consultation, you were quoted an amount of R10 000-00 for LUCID to challenge the judgement in court on the basis that procedure was not followed
- 1.3 You advised that you are unable to pay R10 000-00 due to your current financial situation and requested a discount of this amount
- 1.4 Nomusa advised that she could discount the amount by R1500-00, meaning that you would pay R8500-00 for LUCID to challenge the judgement
- 1.5 You advised that you were not in a position to make the entire payment of R8500-00 and would pay an initial amount of R7000-00 and the remaining R1500-00 thereafter
- 1.4 Payments were made 27/01/2017 and 20/03/2017 respectively
- 1.5 Your case was then moved to the Legal Department and a Legal Relationship Manager (Aneshree) was assigned to your case
- 1.5 Prior to you paying the R1500-00, Aneshree sent you numerous emails advising you that we were unable to complete drafting your documents as there were fees outstanding

CONCLUSION/OUTCOME

1. After a thorough investigation, it is clear that Nomusa did offer you a discount to challenge your judgement
2. The discount however only applies if the entire discounted amount is paid in full i.e. not over multiple payments as you did
3. Despite you paying the R8500-00 in 2 instalments over 3 months, LUCID is prepared to honour the discount that was given to you and begin work on your file on condition that:-
 - You upload this formal complaint outcome to Hellopeter
 - You change your Hellopeter post from a Complaint to a Compliment
3. Upon confirmation from yourself that the above conditions have been met and verification by LUCID of same, we will proceed with work on your case

We await your reply

Kind Regards,

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