

Virgin Money's Complaints Process

The Financial Advisory and Intermediary Services (FAIS) Act stipulates that all complaints must be lodged in writing and must contain all relevant information pertaining to your complaint.

Virgin Money Credit Card Complaints

If your complaint relates to your Virgin Money credit card, please email your complaint to vmsacomplaints@virginmoneycard.co.za

The Virgin Money Complaints Manager will contact you (on the contact details you provide) to let you know that we have received your complaint and will be investigating if for you. You will be given a unique reference number.

The Complaints Manager will keep in touch with you regarding progress until we have resolved the issue and you are satisfied.

Banking Services Ombudsman

You also have the option of contacting the Banking Services Ombudsman to lay an official complaint.

- To apply for assistance from the Ombudsman, you first need to fill out the official form. You can download the form from www.obssa.co.za/
- The banking environment will be covered by the Ombudsman for Banking Services, and the credit environment by the Credit Ombudsman.
- For the contact details of the Ombudsman call 0860 800 900 or 0860 662 837 or email the Ombudsman at info@obssa.co.za
- The Ombudsman will then engage with Virgin Money regarding your complaint.

National Credit Regulator

Should your complaint be NCA-related and you're not satisfied with the way we've dealt with it you can contact the National Credit Regulator on 0860 627 627 or info@ncr.org.za.

Virgin Money Head Office

You can also send your complaint directly to the Virgin Money Head Office. Please email your complaint to talktous@virginmoney.co.za.

Virgin Money Management reviews all complaints lodged to ensure that continuous improvement initiatives are implemented to avoid previous problems reoccurring.