

DISPUTE RESOLUTION & COMPLAINTS GUIDELINES



Step 1

Lodge your complaint with the above information with the relevant employee of Pawn Express. Pawn Express shall record the complaint in the registry.



Step 2

You should within a period of seven (7) days from lodging the complaint receive a letter confirming that you have lodged the complaint.



Step 3

Your complaint will be addressed internally by Pawn Express. You may be required to attend personally at our office to give more information for a face to face meeting.



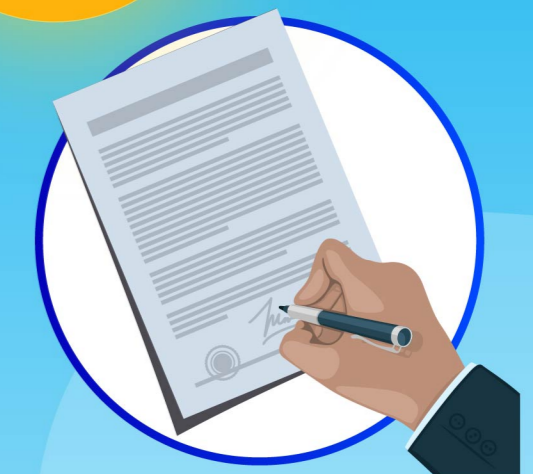
Step 4

You will be advised to come to Pawn Express to discuss the resolution of your complaint which will be followed by a letter.



Step 5

If the complaint is not addressed to your satisfaction, you may lodge a further appeal with Pawn Express Managing Director who may at his/her own discretion call you for a meeting. If you are still dissatisfied with the outcome, you may now approach the Non-Bank Financial Institutions Regulatory Authority for redress.



Step 6

If you are still dissatisfied with the outcome, you must confirm in writing that the dispute was not resolved satisfactorily, and escalate the complaint to Non-Bank Financial Institutions Regulatory Authority (NBFIRA) within 30 Calendar days of the unresolved complaint. The regulatory Authority will then investigate the complaint.

Should you wish to raise an anonymous complaint or report any cases of abuse please email headoffice@cash.co.bw

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