



Cash. Express. Today

Useful Information for Clients



Table of Contents

Welcome	Page 2
Our Contacts	Page 2
Frequently Asked Questions	Page 3 - 4
Dispute Resolution	Page 5
Complaints Hotline	Page 6
Banking Details	Page 6

Powered by:

Responsible Lending Group

Welcome:

Thank you for being a client of Pawn Express. We very much appreciate and are sincerely grateful in having you as our valued client.

In an effort to assist you in avoiding unnecessary charges, we have listed below certain procedures of resolving some common issues in a prompt, cost efficient and simple manner.

Regardless, should any of the below not be clear, you are welcome to either call us directly and one of our staff will willingly assist you, or alternatively visit our shop. Should any of the undermentioned scenarios arise please do not ignore or delay addressing them as it is your responsibility to repay the loan regardless of the circumstances.

In the absence of a satisfactory answer or solution please contact our branch for further information or email our management at headoffice@cash.co.bw
Most common issues and questions, however but not limited to all:



Our Contacts

Our phone numbers are listed below, so please feel free to contact us anytime!

Head Office	311 0848	headoffice@cash.co.bw
Palapye Branch	72 464 602	support@cash.co.bw
Francistown Branch	72 811 319	support@cash.co.bw
Tlokweng Branch	74 430 306	support@cash.co.bw
Accounts Department	76 974 004	accounts@cash.co.bw
Sales Department (Vehicle)	72 983 805	sales@cash.co.bw
Lending Department	75 378 131	support@cash.co.bw
Collections Department	72 983 810	collections@cash.co.bw

Our Website: www.cash.co.bw

Facebook: [pawnexpressbw](https://www.facebook.com/pawnexpressbw)



**You can Perform the following using
Facebook Messenger and WhatsApp !**

**Loan Statement Request
Lodge a Complaint
Send Proof of Payment**



Frequently Asked Questions

If I fail to pay on time or am unable to repay my loan, what must I do?

It depends on the loan product you chose, so should you fail to repay the monthly installment please contact our Collections Department or visit our office without delay. Our Collection Manager, where and if possible, will assist you in restructuring your loan. Please note that failing to repay your loan will incur penalty interest which will unnecessarily increase your costs and can result in repossession of your asset. Hence we strongly recommend that you make timely payments.

I cannot find or have misplaced the Loan Statement and/or the Repayment Schedule, what should I do?

You can request a loan statement over our Facebook Messenger m.me/pawnexpressbw. Select 'Start' - 'More Options' - 'Balance Enquiry'. You will be required to answer a few security questions to verify your details, thereafter we will contact you to provide you with the loan statement. Please note that for security reasons, this transaction cannot be fully sanctioned over the phone.

Alternatively, you can visit one of our offices where we can provide you with an updated copy of your loan statement and repayment schedule. Please ensure to do so as soon as possible to avoid delaying or defaulting on your loan which will incur penalties. When visiting our office, please be sure to have your Omang/ID available for our Accounts Team to be able to identify you and protect your confidential information.

I have a Dispute, what should I do?

Pawn Express has a 'Dispute Resolution and Complaint Guidelines', which is part of this information guideline, detailing the reporting methods, timelines and possible resolutions.

These guidelines are in accordance with the NBFIRA Act. They are monitored by the 'Non Bank Financial Institutions Regulatory Authority' (NBFIRA).

I have a Complaint, what should I do?

Should you have a complaint, please request to see our General Manager.

Alternatively, you can use our Facebook Messenger m.me/pawnexpressbw. Select 'Start' - 'I have a complaint', then follow the instructions. We will provide you with the relevant feedback.

What Reference should I use when making a payment?

Each loan has a unique Loan Number. Please use this reference when making payments. By using the correct reference, our accounts team is able to allocate your payment and credit your loan account.

How should I send my Proof of Payment?

Provided you used the correct Reference as stated in the question above, you do not need to send Proof of Payment as our accounts team will identify your payment in the bank statement via the reference number and credit your account. However, if for whatsoever reason you didn't capture the correct Reference, OR, wish to send it to us, please use our Facebook Messenger m.me/pawnexpressbw. Select 'Start' - 'Proof of Payment', and then follow the instructions.

Alternatively, you are welcome to visit one of our offices and submit the Proof of Payment to the Accounts Department.

What is needed in order to fully close my loan?

In order to close your loan, you will need to pay the full amount stated in your loan statement.

Once fully paid, visit our office to receive the latest loan statement showing zero balance, then we will remove the tracking device from your vehicle. Upon removal of the tracking device the loan will be fully closed. Please note that payment of the total loan amount without removing the tracking device will result in further daily tracking charges hence we request of you to ensure that upon full payment you visit our office immediately in order to remove the tracking device.

Frequently Asked Questions - Continuation

Can I cross the Botswana borders with my vehicle while my loan is still active ?

No. While the loan is active the vehicle's movement is limited to remain within the geographical borders of Botswana.

However, our Management does consider special requests and circumstances, therefore you may submit a special request supported by relevant documents. Please note that the management is not obligated to accept your request and this procedure requires a minimum of five working days in order to approve or reject.

I chose a different loan product than Interest Only, can I still pay only interest?

The repayment plan that you select is based on the following loan product parameters.

Certain loan products require you to pay the total amount as per the loan statement and repayment schedule, which combine together both the capital and the interest. Other loan products require you to pay only the monthly interest, while the principal is to be paid on the last installment.

Please note that loan products cannot be converted once a loan has been issued. Hence it is important to select the most suitable loan product for your needs. Please do consult our lending team who will assist you in finding the appropriate loan product that suit your requirements and repayment ability.

I wish to pay my loan and borrow again, what should I do ?

If you wish to settle your loan and borrow again, please inform our lending team who will assist you.

The re-borrowing process is fast as there will not be any need to install a tracking device or change Blue Book ownership or fill in a Loan Application & KYC.

Blue Book Change of Ownership:

Upon full loan repayment, your Blue Book returns to your personal possession. Our staff will assist you in changing the vehicle Blue Book ownership back into your name at the Transport Department.

You will be required to pay the Ownership Fee as per the Transport Department (P190 as per 01/09/2021). Furthermore, we engage an outsource go-between to change the Blue Book ownership at the Transport Department, for which there is a charge of P30.

The above service means that you do not have to visit the Transport Department and will be able to collect the Blue Book at our office.

The above service is complementary, and no mark-up is charged by our company. We will handle the dispatch of the blue book to the Transport Department and back. Alternatively, should you wish to do it yourself, please feel free to do so.

Can I pay in cash at your Branches? / The queue at the bank is long / I can't deposit cash using FNB ATM as I am not the Bank's client. Can I instead pay cash at your branch ?

No. For security reasons, we do not accept nor handle cash at our branches. We offer other payment alternatives.

What payment methods are available ?

We accept Electronic Transfers, Cheques, and Cash Deposits at ATM/Bank Branch (FNB Clients Only).

Please note that we do not accept Cash, Pay to Cell such as Orange Money / Mascom 'My Zaka' or Credit/Debit Cards.

What happens if I miss my payment by a day or two (or more) ?

Penalty interest is charged per day for late payments. Timely payments are essential to avoid penalty interest, hence we advise you to follow the repayment schedule punctually.



Dispute Resolution and Complaints Guideline

Introduction:

The intention of this Guideline is to provide guidance on the manner in which Lanny Capital T/A Pawn Express (Pty) Ltd ("Pawn Express") receives and handles complaints made against the company, its directors and its employees. The Guideline therefore sets out procedures and steps required to identify a potential client's complaint, dealing with and resolving that complaint. Pawn Express endeavors to align all the procedures in this Guideline with the relevant legal requirements prevalent in Botswana.

In accordance with Regulation 21 (1) of the Non-Bank Financial Institutions Regulatory Authority (Micro Lending) Regulations, 2012 (hereinafter referred to as "NBIFIRA Micro Lending Regulations"), a Micro Lender shall have a clear Dispute Resolution and Complaints Guideline which shall be displayed in a prominent position at the Micro Lender's premises.

What is a Complaint:

A complaint is an expression of dissatisfaction made by a client of Pawn Express regarding our products, service and/or conduct of the people working for Pawn Express.

Pawn Express takes all complaints seriously and strives to provide fair, transparent and efficient service.

Scope of Application:

This Guideline shall therefore relate to all complaints and/or disputes arising as a result of the products, services and/or the people employed by Pawn Express. It therefore sets out the procedure to be followed in the event of a breach of:

1. Rules;
2. Established Practice;
3. Provision of service;
4. Any Laws relating to the Business of Micro Lending;
5. Procedures outlined for carrying on the business of Micro Lending; and
6. Any conditions stipulated in the Loan Agreement.

Procedure To be Followed:

When a complaint is made, the following information must be provided:

- Your name and contact details;
- The nature of your engagement with Pawn Express (whether you are a client or some other related connection);
- Your Contact Person with Pawn Express
- The nature of the Complaint (Including when the conduct which gave rise to the complaint occurred);
- Details of the Employee involved (where applicable);
- Copies of any documentation that support the complaint.

Step 1:

Lodge your complaint with the above information with the relevant employee of Pawn Express. Pawn Express shall record the complaint in our 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 requested to attend in person at our office for a face to face meeting with the relevant representatives.

Step 4:

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

Step 5:

If the complaint is not addressed or resolved to your satisfaction, you may lodge a further appeal with the Pawn Express Managing Director who may at his/her own discretion call you for a meeting. If you are still dissatisfied with the outcome, confirm your dissatisfaction in writing and escalate the complaint to the Non-Bank Financial Institutions Regulatory Authority (NBIFIRA) within 30 calendar days of the unresolved complaint. Redress of the situation will now open into direct intervention and impartial investigation by the Regulatory Authority.

Should you wish to raise an anonymous complaint or report any cases of abuse please contact the following number:

+267 750 12345 (WhatsApp) or
email headoffice@cash.co.bw



**Unfairly Treated ?
Cheated ?
Mistreated ?**

**We believe and insist on
Ethical and Fair Business Conduct.**

Please report any complaints to our Director:
We will investigate and attend to the incident promptly with
absolute Discretion and Anonymity.

**Valuable information will be
Financially REWARDED.**

WhatsApp: +267 750 12345 or

Email: headoffice@cash.co.bw

Banking Details

First National Bank Botswana - BWP Current Account

Telegraphic Transfers / Cash Deposits (ATM/Bank)

Account Holder: Lanny Capital (Pty) Ltd. T/A Pawn Express
Account Number: 625 7344 0618
Account Type: Current Account
Branch: 288267
Swift code: FIRNBWGX
Bank Address: Airport Junction Mall - Gaborone
P.O Box 1552, Gaborone
Reference: Loan Number

1. Direct deposit to FNB will reflect at the same day. Transfers from other banks will take approximately 1 - 2 working days.
2. Pawned items will only be released only once the funds reflect at Lanny Capital (Pty) Ltd T/A Pawn Express' bank account.
3. Please e-mail the proof of payment to: accounts@cash.co.bw or send through Facebook Messenger in order for your statement to be updated and credited.

Any payment made to the bank without a reference to the account of the Borrower, will not be reflected as a payment.

All payments without a reference or proof of such payment will be considered untraceable payments and will be diverted to the Company's 'Suspense Account' until proof of payment is submitted and therefore will not be credited to the client's bank account whatsoever, resulting in payment default and other penalties.