

# Contempo Store Card



## Support contact details

August 2017

## Support & Contact details:

Channel	Contact details
<b>Contempo Card enquiries (Existing Customers)</b>	
<b>Customer Services Contact number:</b> (Card replacement, Card transaction errors, credit limit increase and urgent matters)	0861 008 253
<b>Customer Services Email Address:</b> (Update customer personal information, change/update debit order details, request account statements, request to close account) All email enquiries will be responded to within 48 hours	<a href="mailto:Contempo@rcsgroup.co.za">Contempo@rcsgroup.co.za</a>
<b>Report lost or stolen Card (fraud department)</b>	0861 775 522 or 021 5974970
<b>Fraud / dispute department email address:</b>	<a href="mailto:AllDisputes@rcsgroup.co.za">AllDisputes@rcsgroup.co.za</a> or: <a href="mailto:AllatFraud@rcsgroup.co.za">AllatFraud@rcsgroup.co.za</a>
<b>Contempo Account Applications (New customers)</b>	
<b>Contact number:</b>	0861 008 253
<b>New Application Email Address</b> (Only the <u>one</u> application form at a time and <u>only</u> the application form)	<a href="mailto:ContempoApps@rcsgroup.co.za">ContempoApps@rcsgroup.co.za</a>
<b>New Account Supporting Documentation E-mail Address</b> (Customer ID & Income Verification documents if they bank with FNB or Capitec)	<a href="mailto:docs@rcsgroup.co.za">docs@rcsgroup.co.za</a>
<b>Account Application enquiries:</b> (Enquiring the status of the account application submitted)	<a href="mailto:CardsNB@rcsgroup.co.za">CardsNB@rcsgroup.co.za</a> or: <a href="mailto:ContempoNewBusiness@rcsgroup.co.za">ContempoNewBusiness@rcsgroup.co.za</a>
<b>Quick Check Number (Provisional Approval)</b>	Sms the word "Contempo" to 48736
<b>Merchant Enquiries (Store support)</b>	
<b>Merchant Services email address</b>	<a href="mailto:Merchantservices@Rcsgroup.co.za">Merchantservices@Rcsgroup.co.za</a>
<b>Stationary Orders email address:</b> (Application forms & Information brochures)	<a href="mailto:Merchantservices@Rcsgroup.co.za">Merchantservices@Rcsgroup.co.za</a>
<b>Spitz Card Orders email address:</b>	<a href="mailto:Merchantservices@Rcsgroup.co.za">Merchantservices@Rcsgroup.co.za</a>

## Contempo Frequently Asked Questions

**Q. Why is the customer's name not on the card?**

A. In order to maintain the quick application process, we have not personalised the customer's card. This will allow for immediate purchasing should the customer be approved.

**Q. Can a relative/friend shop with the customer's card?**

A. No, the card can only be used by the account holder and no letters are accepted as proof that a relative/friend may shop with the account holder's card. The store consultant is responsible for verifying the customer with every transaction by requesting the ID or Driver's Licence and customers signature on the back of the Card.

**Q. Must the customer take Insurance on the account?**

A. Yes, the insurance is mandatory. This means that when the customer completes an application and the account is approved, the Insurance is automatically activated. The customer will need to call the contact centre on **0861 666 649** to request for the Insurance to be deactivated. In order to do this, the customer must have a similar Insurance policy that can match or better the current Insurance offered with the Contempo Card and cede this to the Insurance Department at RCS. RCS needs to be the beneficiary of the policy.

**Q. How can I pay my Card account?**

A. Cash at any Contempo store, via debit order, internet payments, direct bank deposits, on-line and EasyPay.

**Q. Why is the interest rate so high?**

A. The interest rate is governed by the NCR (National Credit Regulator) and is documented in the NCA.

**Q. Why does all purchases of less than R600 not go through on a budget plan of 24 or 36 months?**

A. This is a minimal instalment limit on the account and should RCS allow that purchase amount to proceed, the instalment amount will be very low.

**Q. How soon can a customer get a credit limit increase (CLI)?**

A. A customer has the option of selecting for an automatic credit limit increase (CLI) option on the application form. If they do this, they have to tick the relevant box (Yes or No) and sign. This will allow for a customer to obtain an automatic credit limit increase (CLI) by RCS once per year based on credit repayment history.

Should the customer not have selected an option for CLI, they can call the contact centre on **0861 008 253** to request a CLI. The account must be active for a minimum period of 6 months. The customer will need to supply updated information e.g. income (3 months bank statements or 3 months' payslips) and expenses, an affordability assessment will dictate the outcome.

- Q. How do I process an application for a customer that cannot read or write?**  
A. Unfortunately we will not be able to open applications for these customers as we would be in breach of the NCA requirements. Customer will not be able to understand the Terms and Conditions and this is a requirement as they are entering into a legal and binding contract.
- Q. Can a customer apply for the Contempo Card with a temporary Identity Document?**  
A. No, only the original Identity Document or Driver's Licence can be used for the application process. On collection of the approved card, an Identity Document must be used to collect and the store must keep a copy of the customers Identity document.
- Q. Will a customer pay for any fees if they have a zero balance?**  
A. No, RCS does not charge any fees to the account once the balance reflects as R0.00
- Q. What is the USSD number for checking my balance, and what information will I receive?**  
A. Customer to dial: \*120\* 172\* full card number #  
Please remember that the customer must use their own cell phone to complete the Mobi Quick check
- Q: What is the number for completing a "New Account Mobi Quick Check" and what information do I need to send?**  
A: SMS\* Contempo to 48736, the information that will be required is: ID number, initial, surname, gross salary amount. Please remember that the customer must use their own cell phone to complete the Mobi Quick check
- Q. Can the customer use internet bank statements should they be requested to provide bank statements?**  
A. Yes
- Q. Can the customer have their debit order on the 11<sup>th</sup> - 15<sup>th</sup> of the month?**  
A. No, the customer may not use the 11<sup>th</sup> - 15<sup>th</sup> of the month as a debit order. **Non debit order dates are 11<sup>th</sup> – 15<sup>th</sup> of the month.** Any other dates is available for the customer. Please remember that RCS would like the customer to keep their debit order date within 3 days of their salary date. (E.G.) Salary date – 25<sup>th</sup> of the month, debit order date must 25<sup>th</sup>, 26<sup>th</sup> or 27<sup>th</sup> of the month.
- Q Is a Bank Cheque accepted as means of payments?**  
A No
- Q Will we decrease credit limits due to negative payment history?**  
A Yes, however the account will be blocked for purchases until the account is in a current status again

**Q Customer is at POS, and the signature is not on the card – what process must be followed?**

A Yes, the customer must be referred to the credit counter, where the credit consultant will contact the call center and the call center consultant will request to speak to the customer to do a security check before requesting that the credit consultant ask the customer to sign the back of the card.

**Q Will applications be available on the Contempo website?**

A Yes, The customer can complete an application on-line and a decline/approval will be sent back to the customer. Approved customers would have to come into a Contempo store to collect their card.

**Q How to obtain a settlement amount?**

A A customer can call the customer service call centre to request a settlement quote or can request one in writing to be sent to them either via SMS or email. Kindly be advised that this is the interest bearing account and accumulates interest every day.

