DC Connect

Debt review newsletter

Target Audience: Debt Counsellors and PDAs

With 2012 underway, it is time to roll up our sleeves and get connected! This communiqué serves to provide some insights in what is happening in Absa Debt Counselling Department.

Query Management Entry Points

In an effort to streamline our query handling processes, we have segmented the types of queries we are currently receiving, to ensure that they are attended to in a timely manner. Some of these queries that are coming to the Debt Counselling Department have shown that they could have been resolved quicker in the respective areas.

Below is the breakdown of the entry points:

Contact details available on the ABSA website directory.	**First point of contact for telephonic queries.** Contact Number: **0861 005 901** and request a ref number	**First point of contact for email queries:** Email: debtreviewqueries@absa.co.za
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Branch Network/ Product House Call Centres	**Debt Review Call Centre-** Logging of telephonic queries	**Queries to be emailed-** With supporting documents
Only the below type of Queries can be dealt using this channel: • Account balances (pre, current and post) • Monthly statements • Border letter requests • Confirmation of accounts • Confirmation of payments • Debit order enquiries • Natis documents • Cancellation of debit orders • Solution account enquiries • Section 129 letters issued • Non Debt Review related queries • Settlement figure and Letters • Registration documents	**Only the below type of Queries can be dealt using this channel:** • Confirmation of Debt Review status • Confirmation of payments • Telephonic balance enquiry for customer under Debt Review • Request for paid up letters • General Debt Review telephonic enquiries • Refund request • Request to remove DCC holds • Termination reasons • Discounted settlement requests	**Only the below type of Queries can be dealt using this channel:** • Follow up on with DR Call Centre, with ref number • Follow up on submitted application, proposals, court application and court/ consent orders • Request for re-instatements • Request for termination letters • Closure of credit card account requests • Balance write off requests

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Notice:

Please be advised that we are still receiving a high number of incomplete proposals, with no cascading payment plans.

Kindly ensure when sending us the proposal, that cascading payment plans for all accounts are included.

Furthermore, as per the Task Team report, the industry terms and interest rates apply.

The above will ensure that your proposals are reviewed and feedback is provided timeously.

Escalation Process for previously logged queries

The debtreviewmanager@absa.co.za email address was created solely for the purpose of queries where Debt Counsellors may not have received feedback though our entry points within the stipulated turnaround times or would like the query resolution to be reviewed.

We are still seeing a considerably high number of queries being sent directly to this e-mail and the box, disregarding the outlined entry points. It is imperative that the processes are followed, to enable us to measure service failures, when issues are being raised and to maintain a level of control.

We have also noticed a trend where some Debt Counsellor are not adhering to the above mentioned process, where queries are sent to the CEO's office and staff members' personal email addresses. In view of the above, we would like to encourage Debt Counsellors to adhere to our processes as outlined and refrain from copying multiple email addresses on a single query.

Your support with the above request will allow us to improve the quality of our output, achieve our turnaround times and operational efficiency, to benefit all concerned.

Incomplete Court Applications and Orders received

We are currently receiving a high number of incomplete/ invalid court applications and orders from Debt Counsellors. This often results in the matters not being attended to timeously and subsequently terminated. The below is to assist in curbing these challenges.

Kindly ensure that **Court Applications** contain the following:

- Clear and legible application, with case number, court stamp, district of issuance and advising of upcoming court date
- Founding Affidavit deposed by the Debt Counsellor
- Confirmatory Affidavit by the Consumer(s) confirming the content of the debt counsellor
- Form 16, Form 17.1, 17.2, proposal submitted
- Payslips, statement of income and expense. (prove that consumer is over-indebted)

For **Court/ Consent Order**, kindly ensure the following:

- Clear and legible court/ consent order with case number, court stamp
- Clear case numbers
- Payments plan specifying the following: account number/s, interest rate and term

Zip files and duplicate documents

Please ensure that documents sent to us are put through a PDF converter and sent to us in a PDF format. Also, no ***zip files*** are to be sent to us, as our Content Manager is not accepting these.

We are still experiencing high number of duplicate form 17.1s, proposals and court orders received, as this unnecessarily inflates work volumes and negatively impacts the turnaround times. Furthermore, we have noted that some of the DC system/s used by Debt Counsellors issue form 17.1's for every account the customer has with the bank. We need only ONE form 17.1 per customer to generate a certificate of balance.

Debt Review Communication Channels

We would like to re-iterate our entry points to our respective areas in Debt Counselling Department, as indicated below. The standard turn around for first time queries is 4 days.

General Queries: Email: debtreviewqueries@absa.co.za **Debt Review Call Centre: 0861 005 901**

First Point of Contact for All Written Submissions:

Document	Email	Fax Number	Document	Email
Form 17.1s	DRCOB@absa.co.za	0865 848 579	Termination Queries	DRTerminations@absa.co.za
Proposals	DRProposals@absa.co.za	0865 848 671	Transfer Requests	DCTransfer@absa.co.za
Court Apps/ Orders	CourtApp@absa.co.za	0865 848 662	Rule55 Court Applications	Rule55@absa.co.za
PDA Schedules	PDA@absa.co.za	0866 483 119		
Form 17.4s	17.4@absa.co.za	0865 848 579		

Escalations when no feedback is received from the above mentioned channels and Call Centre:

Please escalate by sending the unresolved query to debtreviewmanager@absa.co.za with the necessary supporting documents.

In the event that you are still not satisfied with the outcome of your escalation, kindly bring these matters to the attention of the Relationship Managers as introduced to you.

We look forward to a rewarding relationship with all of you.

Yours Sincerely

Bonginkosi Radebe

Relationship Manager, Business Partner Interaction