



Complaints Process

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Liivra (Pty) Ltd ("**Liivra**", "**we**", "**us**") is committed to handling complaints fairly, promptly, and transparently. This document explains how to raise a complaint, what we will do with it, how long each step takes, and how to escalate if you are not satisfied with our response.

This process is aligned to the **Protection of Personal Information Act 4 of 2013 (POPIA)** section 23 (responsibilities of the Information Officer), the **Consumer Protection Act 68 of 2008 (CPA)**, the **Financial Intelligence Centre Act 38 of 2001 (FIC Act)**, the **Estate Agency Affairs Act 112 of 1976** (Fidelity Fund obligations), the **Rental Housing Act 50 of 1999**, and the **Electronic Communications and Transactions Act 25 of 2002 (ECT Act)**.

1. When to use this process

You can raise a complaint with us about any aspect of the Liivra Platform, including:

- **The service** — app / website bugs, billing errors, account access issues, or missed service-level commitments.
- **A listing or user** — fraudulent, misleading, discriminatory, or harmful Listings; non-compliant or abusive conduct by another User.
- **Your data** — how we collected, used, shared, retained, or secured your Personal Information (POPIA complaints route through our Information Officer — see §5.3).
- **Payments, deposits, or escrow** — any concern with Liivra Pay, trust-account transactions, refunds, or commission payouts.
- **An Agent or Landlord** — EAAB Fidelity Fund breaches, dishonest conduct, or Rental Housing Act violations.
- **Our service providers** — Smile Identity (KYC), TPN (tenant screening), payment processors, or other Platform partners.
- **This complaints process itself** — including delays, conduct of our staff, or adequacy of our response.

If your complaint is about another User's criminal conduct (fraud, harassment, harmful communications, or theft), please **also report it to the South African Police Service**. Liivra will cooperate with any legitimate SAPS investigation.

2. How to submit a complaint

You can submit a complaint through any of the channels below. All four are monitored; choose whichever is easiest for you.

2.1 In the app or on the website

- **Mobile app** — *Settings ' Help ' Raise a complaint*

- **Website** — liivra.com/contact (<https://liivra.com/contact>) with "**Complaint**" in the subject
- **Listing-level** — Tap the "Report this listing" menu on any Listing to flag it directly; flagged Listings enter an expedited review queue.

2.2 Email

- **General complaints** — support@liivra.com (mailto:support@liivra.com)
- **Data / POPIA complaints** — privacy@liivra.com (mailto:privacy@liivra.com) (monitored by our Information Officer)
- **Payment / Liivra Pay disputes** — payments@liivra.com (mailto:payments@liivra.com)

2.3 Post

Liivra (Pty) Ltd — Complaints c/o HealXRlabs (Pty) Ltd 20 Mirage Drive, Helderkruijn Gauteng, South Africa, 1724

2.4 What to include

To help us resolve your complaint faster, please include:

1. **Your name and Liivra account email** (or Listing ID if you are not a registered User).
2. **A clear description** of what happened — dates, the other User's name if applicable, the Listing ID or payment reference, and any screenshots or documents.
3. **What outcome you would like** — e.g., refund, Listing removal, data correction, or a written apology. We may not always be able to grant your preferred outcome, but knowing it helps us respond meaningfully.
4. **Your preferred contact method** — email, in-app message, or phone.

Complaints may be submitted in any of the 11 official South African languages. Where possible we respond in the language of the complaint; where a specialist reviewer is needed, we may translate the complaint and reply in English.

3. Our commitments

When you submit a complaint, we commit to:

- **Acknowledge** receipt of every complaint within **two (2) business days**.
- **Investigate** fairly and impartially — the staff member handling your complaint will not be anyone directly implicated in it.
- **Respond** within the timeline for your complaint type (see §4).
- **Keep you informed** if resolution requires longer investigation, with status updates at least every five (5) business days.
- **Not retaliate** against you for raising a complaint, including not suspending your account or removing your Listings because of the complaint itself.
- **Document** every complaint in our internal register, retained for five (5) years for POPIA §14 accountability and FIC Act audit purposes.

We also commit to not charging any fee for lodging, investigating, or appealing a complaint.

4. Response timelines by complaint type

Different complaints require different levels of investigation. The table below sets out our target response times — the time from acknowledgement to a substantive reply or resolution. Complex cross-party disputes (e.g. deposit disputes) may take longer; we will keep you informed.

Complaint type	Acknowledgement	Target response	Governing law / standard
General service issue (bug, UX, billing)	2 business days	10 business days	ECT Act s43; CPA s55
Data / POPIA request (access, correction, deletion, objection)	2 business days	30 calendar days (POPIA §23)	POPIA ss 23, 24, 25
Listing content complaint (fraud, misleading, discriminatory)	1 business day	3 business days	CPA s29, PEPUDA
Harmful communication or harassment	1 business day	1 business day	Cybercrimes Act 19 of 2020
Payment or escrow dispute (Liivra Pay)	1 business day	10 business days	FIC Act; CPA s54-56
Agent misconduct (EAAB Fidelity Fund breach)	2 business days	14 business days	Estate Agency Affairs Act s29
Rental Housing Act dispute (deposit, maintenance, eviction conduct)	2 business days	14 business days	Rental Housing Act s13
Third-party service provider (Smile Identity, TPN, payment gateway)	2 business days	15 business days	Platform contractual terms

If we cannot meet a target, we will tell you before the deadline, explain why, and give a revised date.

5. Who handles your complaint

5.1 Customer Support

The first line for most complaints. Trained on the service, billing, account recovery, and basic moderation. Reachable at support@liivra.com (mailto:support@liivra.com) or via in-app chat.

5.2 Complaints Officer

Handles escalated or complex complaints that Customer Support cannot resolve. Reviews the facts independently, engages any third parties involved, and issues a written decision. Reachable at complaints@liivra.com (mailto:complaints@liivra.com).

5.3 Information Officer (for POPIA complaints)

All complaints involving your Personal Information — access, correction, deletion, objection to processing, or concerns about how we collected or shared your data — are handled by the Liivra Information Officer under POPIA §55. The Information Officer is independent of Customer Support and Engineering, and their decisions are binding on the company.

- **Email:** privacy@liivra.com (mailto:privacy@liivra.com)
- **Post:** Information Officer, Liivra (Pty) Ltd, 20 Mirage Drive, Helderkruijn, Gauteng, 1724

6. Escalation — if you are not satisfied with our response

If you are not satisfied with our final decision on your complaint, you have the right to escalate externally. Different regulators handle different complaint types.

6.1 Data / privacy complaints — Information Regulator

If your complaint concerns Personal Information and we have not resolved it to your satisfaction, you may lodge a complaint with the **Information Regulator of South Africa** under POPIA §74.

- **Complaint form:** inforegulator.org.za/complaints (<https://inforegulator.org.za/complaints>)
- **Email:** POPIAComplaints@inforegulator.org.za (<mailto:POPIAComplaints@inforegulator.org.za>)
- **Post:** JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001
- **Tel:** +27 (0)10 023 5207

You may lodge with the Regulator directly — you do **not** need to exhaust our internal process first — but we encourage giving us the opportunity to resolve first.

6.2 Consumer complaints — National Consumer Commission / CGSO

For service, billing, or advertising complaints under the Consumer Protection Act:

- **Consumer Goods and Services Ombud** (preferred first step for online marketplaces) — cgso.org.za (<https://cgso.org.za>) / info@cgso.org.za (<mailto:info@cgso.org.za>)
- **National Consumer Commission** — thenc.gov.za (<https://thenc.gov.za>) / complaints@thenc.org.za (<mailto:complaints@thenc.org.za>)

6.3 Estate agent misconduct — EAAB

For complaints against a registered estate Agent concerning their conduct, Fidelity Fund coverage, or ethics:

- **Property Practitioners Regulatory Authority** (successor to the EAAB) — theppra.org.za (<https://theppra.org.za>) / enquiries@theppra.org.za (<mailto:enquiries@theppra.org.za>)

6.4 Rental disputes — Rental Housing Tribunal

The Rental Housing Tribunal in your province hears disputes between Landlords and Tenants about deposits, maintenance, unfair cancellations, and eviction conduct:

- **Gauteng:** [gauteng.gov.za/services/rental-housing-tribunal](https://www.gauteng.gov.za/services/RentalHousingTribunal) (<https://www.gauteng.gov.za/services/RentalHousingTribunal>)
- **Western Cape:** [westerncape.gov.za](https://www.westerncape.gov.za) (<https://www.westerncape.gov.za>)
- **KwaZulu-Natal:** [kzncogta.gov.za](https://www.kzncogta.gov.za) (<https://www.kzncogta.gov.za>)
- Other provinces — contact the relevant provincial Department of Human Settlements.

Rental Housing Tribunal services are **free**.

6.5 Payment disputes — Ombudsman for Banking Services / PSO

If a payment complaint remains unresolved after Liivra's response and involves a regulated Payment Service Provider:

- **Ombudsman for Banking Services** — [obssa.co.za](https://www.obssa.co.za) (<https://www.obssa.co.za>)
- **Payments Ombud** (for non-bank payment operators) — [nationalpaymentsystem.co.za](https://www.nationalpaymentsystem.co.za) (<https://www.nationalpaymentsystem.co.za>)

6.6 Criminal conduct — SAPS

For any complaint involving fraud, theft, harassment, or harmful communications: **report to the South African Police Service**. Liivra will cooperate with any legitimate investigation and will preserve relevant logs and records for the duration of proceedings.

7. Appeals — internal

Before escalating externally, you may appeal our decision internally. To appeal:

1. Reply to our final-decision email within **thirty (30) calendar days**, stating clearly that you wish to appeal.
2. Explain **why** you disagree — facts you believe we missed, evidence we did not consider, or policy you believe was misapplied.
3. We will assign a **senior reviewer** who was not involved in the original decision.
4. The senior reviewer will issue a final internal decision within **fourteen (14) business days**.

If the appeal does not resolve the matter to your satisfaction, you may then escalate externally (§6).

8. Confidentiality and data handling during complaints

- Your complaint and any information shared as part of the investigation are handled as Personal Information under our Privacy Policy (/legal/privacy_policy) and POPIA Statement (/legal/popia_statement).
 - Complaint records are accessible only to Liivra staff with a legitimate need to handle, escalate, or audit the complaint.
 - If we must share your complaint with a third party (e.g. Smile Identity, a Landlord, or the SAPS), we will tell you in advance unless doing so would prejudice an investigation or where disclosure is required by law.
 - We retain complaint records for **five (5) years** from resolution for POPIA §14 accountability and FIC Act audit purposes, then delete or anonymise them.
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9. No-retaliation commitment

Lodging a complaint — whether internally or with a regulator — will **never** result in:

- Suspension or termination of your account because of the complaint itself.
- Removal of your Listings, refusal to approve future Listings, or refusal to pay out earnings earned before the complaint.
- Differential treatment in search ranking, matching, or dispute resolution.

Violations of this commitment are themselves a complaint category handled directly by the Complaints Officer.

10. Changes to this process

We may update this Complaints Process from time to time to reflect changes in law, regulator guidance, or our service. Where changes materially affect how you lodge or escalate a complaint, we will:

- Post the updated version at liivra.com/legal/complaints (<https://liivra.com/legal/complaints>).
- Increment the version number + "last updated" date at the top of this document.
- Notify registered Users with active complaints of any change that affects their ongoing matter.

Historical versions are available on request from privacy@liivra.com (<mailto:privacy@liivra.com>).

11. Contact summary

| Purpose | Contact | |---|---| | General complaints | support@liivra.com (mailto:support@liivra.com) | | Escalated complaints (Complaints Officer) | complaints@liivra.com (mailto:complaints@liivra.com) | | Data / POPIA (Information Officer) | privacy@liivra.com (mailto:privacy@liivra.com) | | Payment / Liivra Pay disputes | payments@liivra.com (mailto:payments@liivra.com) | | Postal address | 20 Mirage Drive, Helderkruin, Gauteng, 1724 | | Information Regulator (external escalation) | POPIAComplaints@info regulator.org.za (mailto:POPIAComplaints@info regulator.org.za) | | Consumer Goods and Services Ombud | info@cgso.org.za (mailto:info@cgso.org.za) |

This Complaints Process is a binding document under section 11 of the Electronic Communications and Transactions Act 25 of 2002. It is read together with our Terms of Service (/legal/terms_of_service), Privacy Policy (/legal/privacy_policy), POPIA Statement (/legal/popia_statement), and Cookie Policy (/legal/cookie_policy).