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## CCT/CP/115 – Financial Services Complaint

**Case Reference Number:** CCT/CP/115/2026

**Date Received:** 15 January 2026

**Status:** Under Preliminary Review

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### 1. Complainant Information

**Name:** Ms. Naledi Mokoena

**ID/Registration Number:** BW-XXXX-XXXX

**Contact Number:** +267 7X XXX XXX

**Email Address:** naledi.mokoena@email.com

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### 2. Respondent (Service Provider)

**Institution Name:** Example Finance Botswana (Pty) Ltd

**Industry:** Micro-Lending / Consumer Credit

**Branch Location:** Gaborone Main Mall

**License Number:** FS-2024-118

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### 3. Nature of Complaint

The complainant alleges that the respondent:

- Applied undisclosed administrative fees to a consumer credit agreement
- Failed to provide a clear breakdown of interest calculations
- Imposed penalties not clearly disclosed at the time of contract signing
- Refused to provide a written explanation upon request

The complainant asserts that these actions constitute:

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- Unfair trade practices
  - Lack of transparency in financial disclosure
  - Potential breach of consumer protection provisions under applicable legislation
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## 4. Summary of Facts

On 10 November 2025, the complainant entered into a short-term credit agreement with the respondent in the amount of BWP 15,000.

Upon repayment, the complainant discovered additional charges totaling BWP 4,250 that were not clearly reflected in the signed agreement.

Efforts to resolve the matter directly with the respondent were unsuccessful.

The matter was formally lodged with the Competition & Consumer Tribunal for review.

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## 5. Relief Sought

The complainant seeks:

- Refund of undisclosed charges
  - Formal clarification of fee structure
  - Administrative review of the respondent's credit disclosure practices
  - Any further relief the Tribunal deems appropriate
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## 6. Tribunal Preliminary Assessment

The Tribunal has:

- Acknowledged receipt of the complaint

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- Initiated document review
  - Requested written submissions from the respondent
  - Scheduled a preliminary conference

This matter is currently under investigation and no final determination has been made.

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## **7. Legal Framework (For Reference)**

This complaint is assessed under:

- Competition Act, 2018
  - Consumer Protection Act, 2018
  - Financial services regulatory guidelines (where applicable)
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## **NOTICE**

This document is a sample case file generated for demonstration purposes only.  
It does not represent an actual complaint or legal finding.