

## COMPLAINTS RESOLUTION POLICY

Complaints are unfortunately unavoidable and we have therefore set out the following complaints resolution policy to deal with any client complaints. The policy has been explained to all staff members, employees and brokers working under mandate or currently employed.

Any complaint and all communications in connection therewith must be in writing. Any verbal communications made must be confirmed in writing within three days. Once a complaint is received it must be lodged in the complaints register and the client must be supplied with a written confirmation of receipt. Thereafter an investigation will be made and we will revert to the client with our preliminary findings. The preliminary findings will be discussed and a proposed solution will be communicated to the client within seven working days. If the client is not satisfied with our solution, we will regard the complaint as being unsatisfactorily resolved. In such a case, the client may approach the office of the Ombud for Financial Services in accordance with the provisions of section 21 of the FAIS Act 2002. The matter may automatically be referred to the Ombud where a solution has not been able to be reached within six weeks

The client must, if they wish to refer a matter to the Ombud, do so within a period of six months after the incident occurred. The following is a step-by-step guideline that sets out the procedure we will adopt and shows how a complaint will be dealt with, once received by us:

1. The complaint and all communications in connection with the complaint must be in writing. All verbal communications made in connection with the complaint must be confirmed in writing within three days of the communication.
2. The complaint will be lodged in our central complaints register on the same day that it is made and written confirmation of receipt will be forwarded to the client.
3. The complaint will be investigated and we will revert to the client with our preliminary findings within seven working days from the date of receipt of the complaint.
4. The preliminary findings will be discussed with all internal parties concerned, and a proposed solution will be communicated to the client within a further seven working days.
5. If the client is not satisfied with our solution, we will regard the complaint as being unsatisfactorily resolved. In such a case, the client may approach the office of the Ombud for Financial Services or take such other steps as may be advised by a legal representatives.
6. The referral to the office of the Ombud must be done in accordance with the provisions of section 21 of the Financial Advisory and Intermediary Services Act 2002 and the rules promulgated in terms of that section.
7. In instances where we have not been able to arrive at a resolution within six weeks after the client has lodged the complaint, the matter may automatically be referred to the Ombud.
8. The client must, if they wish to refer a matter to the Ombud, do so within a period of six months. The Ombud will not adjudicate in matters exceeding a value of R800 000.00.
9. The Ombud may be contacted at his offices in Pretoria, at the following address:

<b>Physical Address:</b> Sussex Office Park Group Floor, Block B 473 Lynnwood Road, Cnr Lynnwood & Sussex Ave Lynnwood, 0081	<b>Postal Address:</b> FAIS Ombud P.O. Box 74571 Lynnwood Ridge 0040	<b>Contact Numbers:</b> Phone: 012 762 5000 Fax: 012 348 3447 Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>
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