

1. Complaints Policy

We are committed to:

- Resolving client complaints in a manner which we believe is fair to our clients, our business and our staff
- Ensuring that clients have full knowledge of the procedures established for internal resolution of their complaints, details of which will be given to them in writing.
- Ensuring easy access to our complaints resolution facilities at any of our offices, or by way of post, telephone or electronic help desk support.
- Employing and empowering properly trained people in our business to deal with complaints, as well as with the escalation of serious non-routine complaints.
- Dealing with complaints in a timely and fair manner, with each complaint receiving proper consideration in a process that is managed appropriately and effectively.
- Offering full and appropriate redress in all cases where a complaint is resolved in favour of a client – without delay.
- Informing clients of their right to refer their complaints to the FAIS Ombud should a complaint not be resolved to their satisfaction within four weeks from the date on which the complaint is received.
- Maintaining records of all complaints received for a period of 5 years, which will specify whether or not complaint were resolved
- Implementing follow-up procedures to:
 - Ensure the avoidance of occurrences giving rise to complaints and
 - Improve services and complaint systems and procedures where necessary

2. Definition of Complaint

Complaint means a specific complaint relating to a financial service rendered to the client on or after the date of commencement of FAIS, alleging that we:

- Contravened or failed to comply with a provision of FAIS and that, as a result, the client has suffered or is likely to suffer financial prejudice or damage;
- Wilfully or negligently rendered a financial service to the client which has caused prejudice or damage to the client or which is likely to result in such prejudice or damage; or
- Treated the client unfairly.