

Introduction

Any client may lodge a complaint in order for us to resolve the complaint in a fair and timely manner. The following information should be kept in mind and the procedures have to be followed thereafter to ensure resolution of your complaint.

Complaint must be in writing

In order for a complaint to receive the attention that it deserves, your complaint has to be submitted to us in writing. Please ensure that you retain proof of delivery of the complaint when such complaint is delivered by hand or by any other means.

Complaint must be relevant

We will endeavour to address all reasonable requests from our clients, but may also refer your complaint to a more appropriate facility for resolution. Where the complaint pertains to any aspect of our service (advice or intermediary service) or any disclosures that ought to have been made by us, we will endeavour to address those complaints in writing, within three days.

Where any complaint received pertains to something out of our control, e.g. product information or investment performance we will forward the complaint to the product provider concerned.

The procedure:

The following is a guideline of how a complaint will be dealt with once received by us:

1. The complaint will be lodged in a central complaints register on the same day that it is made and confirmation of receipt forwarded to you as soon as possible.
2. The complaint will immediately be brought to the attention of the Key Individual / complaints department of this provider for allocation to a trained and skilled person who specialises in that type of complaint.
3. The complaint will be investigated and we will revert to you with our findings within four weeks.
4. In the event that you are not satisfied with our solution, you may refer the complaint to our Managing Director of our business. The Managing director may amend the solution or confirm it.
5. After the complaint has been referred to our Managing Director and you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. You may under such circumstances approach the office of the Ombud for Financial Services Providers or take such other steps as may be advised by your legal representatives.
6. In instances where we have not been able to arrive at a resolution within six weeks after you have lodged your complaint to us, the matter may automatically be referred to the Ombud.
7. A matter must refer a matter to the Ombud within a period of six months.
8. The Ombud will not adjudicate in matters exceeding a value of R800 000.00.
9. The Ombud for Financial Services Providers, may be contacted at the following address:

Physical Address	Postal Address
FAIS Ombud 125 Dallas Avenue Menlyn Central Waterkloof Glen Pretoria 0010	PO Box 74571 Lynnwood Ridge Pretoria 0040
Share call: 086 066 3274	Tel: 012 762 5000
Email info@faisombud.co.za	Web www.faisombud.co.za

10. In the event we did not communicate with you as per the periods indicated above, kindly contact Martin Struwig (Tel 086 137 7709) for an explanation.
 11. Please do not accept any communication from any person until it has been confirmed to you in writing.
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